

EB BL 01/15/1998 Employee benefits in Medium and Large Private Establishments, 1995 Tables only, the bulletin will be out later this year.

Table 1. Summary: Participation(1) in selected employee benefit programs, full-time employees, medium and large private establishments, 1995
(In percent)

| Benefit | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue collar and service workers |
|---|---------------|---|------------------------------------|---|
| Paid time off: | | | | |
| Holidays..... | 89 | 88 | 93 | 88 |
| Vacations..... | 96 | 97 | 99 | 94 |
| Personal leave..... | 22 | 24 | 34 | 15 |
| Funeral leave..... | 80 | 83 | 85 | 75 |
| Jury duty leave..... | 85 | 91 | 89 | 79 |
| Military leave..... | 44 | 59 | 45 | 35 |
| Family leave..... | 2 | 3 | 2 | 1 |
| Unpaid family leave..... | 84 | 89 | 86 | 80 |
| Disability benefits(2): | | | | |
| Paid sick leave..... | 58 | 74 | 78 | 39 |
| Short-term disability... | 53 | 48 | 52 | 57 |
| Long-term disability insurance..... | 42 | 60 | 53 | 26 |
| Survivor benefits: | | | | |
| Life insurance..... | 87 | 93 | 89 | 83 |
| Accidental death and dismemberment..... | 67 | 70 | 66 | 65 |
| Survivor income benefits..... | 6 | 6 | 4 | 6 |
| Health care benefits: | | | | |
| Medical care..... | 77 | 80 | 76 | 75 |
| Dental care..... | 57 | 66 | 57 | 51 |
| Vision care..... | 24 | 29 | 23 | 22 |
| Outpatient prescription drug coverage..... | 74 | 77 | 74 | 73 |
| Retirement income benefits: | | | | |
| All retirement(3)..... | 80 | 87 | 85 | 73 |

| | | | | |
|-------------------------|----|----|----|-----|
| Defined benefit..... | 52 | 53 | 55 | 50 |
| Defined contribution(4) | 55 | 67 | 64 | 45 |
| Savings and thrift... | 41 | 50 | 47 | 32 |
| Deferred profit | | | | |
| sharing..... | 13 | 14 | 15 | 10 |
| Employee stock | | | | |
| ownership..... | 5 | 5 | 7 | 4 |
| Money purchase | | | | |
| pension..... | 7 | 13 | 6 | 5 |
| Stock bonus..... | 2 | 1 | 4 | (5) |
| Cash or deferred | | | | |
| arrangements (401(k) | | | | |
| plans): | | | | |
| With employer | | | | |
| contributions..... | 45 | 55 | 50 | 37 |
| Salary reduction.... | 44 | 54 | 49 | 35 |
| Savings and | | | | |
| thrift(6)..... | 37 | 46 | 41 | 29 |
| Deferred profit | | | | |
| sharing..... | 5 | 4 | 6 | 5 |
| Other..... | 2 | 3 | 1 | 2 |
| Deferral of profit | | | | |
| sharing allocation.. | 2 | 1 | 1 | 2 |
| No employer | | | | |
| contributions..... | 9 | 13 | 8 | 7 |

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

4 The total is less than the sum of the individual items because some employees participated in more than one type of plan.

5 Less than 0.5 percent.

6 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no data were reported.

Table 2. Summary: Participation(1) in selected employee benefit programs, full-time employees, medium and large private establishments, 1995

| Blue collar and service workers | Benefit | All employees | Professional, technical, and related employees | Clerical and sales employees |
|-------------------------------------|---------|---------------|--|------------------------------|
| | | | | |
| Total number of employees. | | 33,373,969 | 9,366,025 | 8,104,860 |
| 15,903,083 | | | | |
| Paid time off: | | | | |
| Holidays..... | | 29,780,582 | 8,199,894 | 7,543,495 |
| 14,037,193 | | | | |
| Vacations..... | | 31,913,506 | 9,038,279 | 7,999,339 |
| 14,875,888 | | | | |
| Personal leave..... | | 7,372,202 | 2,253,258 | 2,752,675 |
| 2,366,268 | | | | |
| Funeral leave..... | | 26,715,290 | 7,813,598 | 6,927,456 |
| 11,974,236 | | | | |
| Jury duty leave..... | | 28,353,739 | 8,566,393 | 7,250,328 |
| 12,537,018 | | | | |
| Military leave..... | | 14,807,099 | 5,543,483 | 3,673,529 |
| 5,590,086 | | | | |
| Family leave..... | | 545,816 | 273,932 | 168,972 |
| 102,913 | | | | |
| Unpaid family leave..... | | 28,033,237 | 8,315,225 | 6,954,574 |
| 12,763,438 | | | | |
| Disability benefits(2): | | | | |
| Paid sick leave..... | | 19,466,591 | 6,906,477 | 6,312,139 |
| 6,247,975 | | | | |
| Short-term disability... | | 17,808,848 | 4,498,877 | 4,205,061 |
| 9,104,910 | | | | |
| Long-term disability insurance..... | | 14,143,790 | 5,663,673 | 4,306,796 |
| 4,173,320 | | | | |

Survivor benefits:

| | | | |
|--|------------|-----------|-----------|
| Life insurance..... | 29,078,205 | 8,720,570 | 7,227,177 |
| 13,130,457 | | | |
| Accidental death and dismemberment..... | 22,240,709 | 6,549,858 | 5,322,154 |
| 10,368,697 | | | |
| Survivor income benefits..... | 1,878,078 | 543,578 | 305,654 |
| 1,028,846 | | | |

Health care benefits:

| | | | |
|---|------------|-----------|-----------|
| Medical care..... | 25,545,758 | 7,466,514 | 6,157,920 |
| 11,921,324 | | | |
| Dental care..... | 18,866,181 | 6,217,109 | 4,603,174 |
| 8,045,898 | | | |
| Vision care..... | 8,021,332 | 2,687,678 | 1,846,239 |
| 3,487,416 | | | |
| Outpatient prescription drug coverage..... | 24,770,279 | 7,199,337 | 6,020,336 |
| 11,550,606 | | | |

Retirement income
benefits:

| | | | |
|----------------------------------|------------|-----------|-----------|
| All retirement(3)..... | 26,662,168 | 8,130,015 | 6,910,422 |
| 11,621,730 | | | |
| Defined benefit..... | 17,416,552 | 4,986,905 | 4,450,283 |
| 7,979,365 | | | |
| Defined contribution(4) | 18,486,281 | 6,242,248 | 5,156,842 |
| 7,087,190 | | | |
| Savings and thrift... | 13,561,579 | 4,701,837 | 3,787,741 |
| 5,072,001 | | | |
| Deferred profit sharing..... | 4,204,640 | 1,306,157 | 1,234,543 |
| 1,663,940 | | | |
| Employee stock ownership..... | 1,706,270 | 498,842 | 551,911 |
| 655,517 | | | |
| Money purchase pension..... | 2,474,377 | 1,255,413 | 491,500 |
| 727,465 | | | |
| Stock bonus..... | 504,408 | 128,915 | 311,138 |
| 64,354 | | | |

Cash or deferred
arrangements (401(k)
plans):

| | | | |
|-------------------------------------|------------|-----------|-----------|
| With employer contributions..... | 15,156,177 | 5,186,660 | 4,057,042 |
| 5,912,475 | | | |
| Salary reduction..... | 14,646,034 | 5,056,350 | 3,978,947 |
| 5,610,737 | | | |

| | | | |
|--|------------|-----------|-----------|
| Savings and thrift(5)..... | 12,267,339 | 4,302,794 | 3,359,361 |
| 4,605,184 | | | |
| Deferred profit sharing..... | 1,605,503 | 394,481 | 493,810 |
| 717,212 | | | |
| Other..... | 680,198 | 301,621 | 102,314 |
| 276,262 | | | |
| Deferral of profit sharing allocation.. | 510,143 | 130,310 | 78,095 |
| 301,738 | | | |
| No employer contributions..... | 3,093,795 | 1,250,668 | 662,016 |
| 1,181,111 | | | |

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans.

The total is less than the sum of the individual items because many employees participated in both types of plans.

4 The total is less than the sum of the individual items because some employees participated in more than one type of plan.

5 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

NOTE: Because of rounding, sums of individual items may not equal totals.

Where
applicable, dash indicates no data were reported.

Table 3. Other benefits: Eligibility for specified
benefits, full-time employees, medium and large private
establishments, 1995
(In percent)

| Benefit | All employees | Profes- sional, tech- nical, and re- lated employees | Clerical and sales employees | Blue- collar and service employees |
|--|------------------|--|------------------------------------|--|
| Income continuation plans: | | | | |
| Severance pay..... | 35 | 47 | 43 | 24 |
| Supplemental unemployment benefits..... | 4 | 1 | 1 | 6 |
| Family benefits: | | | | |
| Employer assistance for child care(1).... | 8 | 15 | 7 | 3 |
| Employer provided funds. | 4 | 7 | 4 | 2 |
| On-site child care..... | 3 | 8 | 2 | 1 |
| Off-site child care..... | 1 | 2 | 1 | (2) |
| Adoption assistance..... | 11 | 18 | 12 | 6 |
| Long-term care insurance..... | 6 | 8 | 9 | 4 |
| Flexible workplace | 2 | 5 | 2 | 1 |
| Health promotion programs: | | | | |
| Wellness programs. | 34 | 47 | 32 | 27 |
| Employee assistance programs..... | 58 | 72 | 60 | 49 |
| Fitness center.... | 19 | 31 | 16 | 13 |
| Miscellaneous benefits: | | | | |
| Job-related travel accident insurance..... | 41 | 58 | 47 | 28 |
| Nonproduction bonuses..... | 39 | 40 | 37 | 38 |
| Subsidized | | | | |

| | | | | |
|---|----|----|----|----|
| commuting..... | 5 | 8 | 5 | 3 |
| Education assistance: | | | | |
| Job-related..... | 65 | 79 | 65 | 56 |
| Not job-related. | 18 | 25 | 17 | 15 |
| Section 125 cafeteria benefits(3):..... | 55 | 77 | 66 | 37 |
| Flexible benefit plans..... | 12 | 20 | 15 | 7 |
| Reimbursement plans..... | 38 | 53 | 46 | 25 |
| Premium conversion plans..... | 5 | 4 | 5 | 5 |

1 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

2 Less than 0.05 percent.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 4. Other benefits: Eligibility for specified benefits, full-time employees, medium and large private establishments, 1995

| Benefit | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Total number of employees..... | 33,373,969 | 9,366,025 | 8,104,860 | 15,903,083 |
| Income continuation plans: | | | | |
| Severance pay..... | 11,752,594 | 4,423,922 | 3,461,884 | 3,866,788 |
| Supplemental unemployment benefits..... | 1,175,113 | 101,441 | 104,119 | 969,553 |
| Family benefits: | | | | |
| Employer assistance for child care(1).... | 2,527,212 | 1,398,635 | 593,543 | 535,033 |
| Employer provided funds. | 1,279,502 | 675,469 | 355,384 | 248,648 |
| On-site child care..... | 1,144,119 | 758,681 | 201,732 | 183,705 |
| Off-site child care..... | 423,804 | 229,519 | 116,388 | 77,896 |

| | | | | |
|--|------------|-----------|-----------|-----------|
| Adoption assistance..... | 3,588,606 | 1,650,480 | 988,992 | 949,133 |
| Long-term care insurance..... | 2,087,765 | 747,466 | 751,016 | 589,283 |
| Flexible workplace | 705,761 | 439,358 | 180,619 | 85,784 |
| Health promotion programs: | | | | |
| Wellness programs. | 11,288,509 | 4,425,556 | 2,568,610 | 4,294,343 |
| Employee assistance programs..... | 19,323,683 | 6,769,726 | 4,825,605 | 7,728,352 |
| Fitness center.... | 6,180,117 | 2,871,018 | 1,294,394 | 2,014,705 |
| Miscellaneous benefits: | | | | |
| Job-related travel accident insurance..... | 13,758,934 | 5,476,248 | 3,774,010 | 4,508,677 |
| Nonproduction bonuses..... | 12,919,404 | 3,777,467 | 3,020,092 | 6,121,845 |
| Subsidized commuting..... | 1,547,130 | 749,648 | 393,235 | 404,247 |
| Education assistance: | | | | |
| Job-related..... | 21,563,913 | 7,361,142 | 5,291,165 | 8,911,606 |
| Not job-related. | 6,077,329 | 2,317,889 | 1,365,224 | 2,394,216 |
| Section 125 cafeteria benefits(2):..... | 18,421,559 | 7,178,193 | 5,370,399 | 5,872,968 |
| Flexible benefit plans..... | 4,086,002 | 1,842,611 | 1,202,510 | 1,040,882 |
| Reimbursement plans..... | 12,686,085 | 4,975,847 | 3,738,134 | 3,972,104 |
| Premium conversion plans..... | 1,649,472 | 359,735 | 429,755 | 859,981 |

1 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

2 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 5. Plan administration: Type of plan sponsor for selected employee benefit programs, full-time employees, medium and large private establishments, 1995 (In percent)

| | | | Short- | Long-term | Defined |
|---------|--------------|---------|-----------|-----------|---------|
| Savings | Plan sponsor | Medical | term dis- | dis- | benefit |
| and | | care | ability | ability | pension |
| thrift | | | | | |

insurance

All participants

| | | | | | | |
|-----|--------------------------|-----|-----|-----|-----|-----|
| | Total..... | 100 | 100 | 100 | 100 | 100 |
| 100 | Single employer..... | 95 | 95 | 82 | 86 | 90 |
| 99 | Multiemployer(1)..... | 5 | 4 | 6 | 3 | 9 |
| (2) | Mandated benefits(3).... | - | (2) | 12 | - | (2) |
| - | Employer association(4). | (2) | (2) | - | 1 | (2) |
| 1 | Not determinable..... | - | (2) | - | 10 | - |
| - | | | | | | |

Professional, technical,
and related

| | | | | | | |
|-----|--------------------------|-----|-----|-----|-----|-----|
| | Total..... | 100 | 100 | 100 | 100 | 100 |
| 100 | Single employer..... | 98 | 99 | 85 | 89 | 96 |
| 99 | Multiemployer(1)..... | 1 | 1 | 1 | (2) | 3 |
| (2) | Mandated benefits(3).... | - | (2) | 14 | - | 1 |
| - | Employer association(4). | 1 | 1 | - | 1 | (2) |
| 1 | Not determinable..... | - | (2) | - | 10 | - |
| - | | | | | | |

Clerical and sales

| | | | | | | |
|-----|--------------------------|-----|-----|-----|-----|-----|
| | Total..... | 100 | 100 | 100 | 100 | 100 |
| 100 | Single employer..... | 97 | 98 | 80 | 90 | 93 |
| 99 | Multiemployer(1)..... | 3 | 2 | 3 | 1 | 7 |
| (2) | Mandated benefits(3).... | - | (2) | 16 | - | - |
| - | Employer association(4). | (2) | (2) | - | 1 | (2) |
| 1 | Not determinable..... | - | (2) | - | 8 | - |
| - | | | | | | |

Blue-collar and service

| | | | | | | |
|-----|--------------------------|-----|-----|-----|-----|-----|
| | Total..... | 100 | 100 | 100 | 100 | 100 |
| 100 | Single employer..... | 92 | 92 | 81 | 77 | 86 |
| 99 | Multiemployer(1)..... | 8 | 8 | 9 | 9 | 14 |
| 1 | Mandated benefits(3).... | - | - | 10 | - | - |

| | | | | | |
|--------------------------|-----|-----|---|-----|-----|
| - | | | | | |
| Employer association(4). | (2) | - | - | (2) | (2) |
| (2) | | | | | |
| Not determinable..... | - | (2) | - | 13 | - |
| - | | | | | |

1 Individual employers in the same or in a related industry contributing a negotiated amount to a trust fund providing benefits for employees covered under a collective bargaining agreement.

2 Less than 0.05 percent.

3 The majority of the participants with mandated short-term disability benefits were covered by State temporary disability insurance plans. The remaining employees were covered by the Railroad Unemployment Insurance Act. Mandated defined benefit pension plan participants were covered by Railroad Retirement Tier 2.

4 Band of medium and large employers in a common trade or business, for example, savings and loan associations. The plan sponsored by the association is not negotiated with the employees.

Table 6. Work schedule: Percent of full-time employees by hours scheduled per week and per day, (1) medium and large private establishments, 1995

| Work schedule | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with work schedule..... | 33,374 | 9,366 | 8,105 | 15,903 |
| Percent | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| Hours per week: | | | | |
| Under 35..... | 2 | 2 | 1 | 3 |
| 35..... | 4 | 5 | 5 | 3 |
| Over 35 and under 37.5 | 1 | 1 | 1 | (2) |
| 37.5..... | 5 | 6 | 7 | 3 |
| Over 37.5 and under | | | | |
| 40..... | 2 | 2 | 3 | 2 |
| 40..... | 83 | 81 | 81 | 85 |
| Over 40..... | 3 | 3 | 1 | 3 |
| Hours per day: | | | | |
| Under 7..... | 2 | 2 | 1 | 2 |

| | | | | |
|------------------------|-----|-----|-----|-----|
| 7..... | 4 | 5 | 5 | 3 |
| Over 7 and under 8.... | 7 | 8 | 11 | 4 |
| 8..... | 83 | 80 | 82 | 84 |
| Over 8 and under 9.... | (2) | 1 | (2) | (2) |
| 9..... | 1 | 2 | (2) | 1 |
| Over 9 and under 10... | (2) | (2) | (2) | (2) |
| 10..... | 1 | 1 | (2) | 1 |
| Over 10..... | 2 | 1 | (2) | 4 |

1 Work schedule data includes paid lunch and paid rest periods.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 7. Work schedule: Percent of full-time employees by type of work schedule, medium and large private establishments, 1995

| Work schedule | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--------------------------------------|---------------|---|------------------------------------|--|
| Participants (in thousands)..... | 33,374 | 9,366 | 8,105 | 15,903 |
| Percent | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| With fixed work schedule | 95 | 94 | 96 | 96 |
| With flexible work schedule..... | 1 | 2 | 2 | (1) |
| With rotating work schedule..... | 1 | 1 | (1) | 2 |
| With non-fixed work schedule..... | 1 | 2 | 2 | 1 |
| Other..... | (1) | (1) | - | (1) |
| Data not available..... | 1 | 1 | 1 | 1 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 8. Paid holidays and vacations: Average number of days for full-time employees, medium and large private establishments, 1995

| Item | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Paid holidays..... | 9.1 | 9.7 | 8.8 | 9.0 |
| Paid vacation by minimum length of service requirement:(1) | | | | |
| At 1 year(2)..... | 9.6 | 12.5 | 9.8 | 7.6 |
| At 3 years..... | 11.5 | 13.5 | 11.3 | 10.3 |
| At 5 years..... | 13.9 | 16.3 | 14.0 | 12.3 |
| At 10 years..... | 16.9 | 19.1 | 17.0 | 15.5 |
| At 15 years..... | 18.9 | 21.2 | 19.3 | 17.3 |
| At 20 years..... | 20.4 | 22.5 | 20.4 | 19.1 |
| At 25 years..... | 21.7 | 23.7 | 22.0 | 20.4 |
| At 30 years(3)..... | 22.0 | 24.0 | 22.3 | 20.7 |

1 Employees are either granted a specific number of days after completion of the indicated length of service, or accrue days during the next 12-month period. The total number of days are assumed available for use immediately upon completion of the described length-of-service interval.

2 Employees receiving vacation days, but none at 1 year of service, were included only for the service periods for which they receive vacations.

3 The average (mean) was essentially the same for longer lengths of service.

NOTE: Computation of average included partial days and excluded workers with zero holidays or vacation days. Methods used to calculate the average number of paid holidays have been revised, to count partial holidays more precisely. The average holidays in this table are not comparable to those reported in the 1991 and 1993 surveys of medium and large private establishments.

Table 9. Paid holidays: Percent of full-time employees by number of paid holidays provided each year, medium and large private establishments, 1995

| Number of days | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with paid holidays..... | 29,663 | 8,200 | 7,521 | 13,942 |

Percent

| | | | | |
|-----------------------------------|-----|-----|-----|-----|
| Total with paid holidays | 100 | 100 | 100 | 100 |
| Less than 6 days..... | 5 | 2 | 5 | 7 |
| 6 days..... | 12 | 7 | 17 | 13 |
| 6.1-6.9 days..... | (1) | (1) | (1) | (1) |
| 7 days..... | 8 | 5 | 9 | 9 |
| 7.1-7.9 days..... | (1) | (1) | 1 | (1) |
| 8 days..... | 10 | 12 | 9 | 9 |
| 8.1-8.9 days..... | 1 | 1 | (1) | 1 |
| 9 days..... | 12 | 13 | 11 | 11 |
| 9.1-9.9 days..... | (1) | (1) | (1) | (1) |
| 10 days..... | 21 | 21 | 26 | 19 |
| 10.1-10.9 days..... | (1) | (1) | 2 | - |
| 11 days..... | 14 | 17 | 11 | 14 |
| 11.1-11.9 days..... | 1 | 2 | 1 | (1) |
| 12 days..... | 8 | 11 | 5 | 8 |
| 12.1-12.9 days..... | (1) | (1) | (1) | (1) |
| 13 days..... | 4 | 4 | 1 | 5 |
| 13.1-13.9 days..... | (1) | (1) | - | (1) |
| 14 days..... | 1 | (1) | (1) | 1 |
| More than 14 days..... | 2 | 2 | 1 | 3 |
| Number of days not available..... | (1) | 1 | (1) | (1) |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 10. Paid vacations: Percent of full-time employees by number of paid vacation days provided for selected periods of service, medium and large private establishments, 1995

| Vacation policy | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with paid vacations..... | 31,914 | 9,038 | 7,999 | 14,876 |
| Percent | | | | |
| Total with paid vacations(1)..... | 100 | 100 | 100 | 100 |
| Vacation days by minimum length-of-service requirement(2) | | | | |

After 1 year of service:

| | | | | |
|----------------------|----|----|-----|-----|
| Under 5 days..... | 2 | 1 | 1 | 3 |
| 5 days..... | 32 | 8 | 23 | 53 |
| Over 5 and under 10 | | | | |
| days..... | 2 | 1 | 1 | 4 |
| 10 days..... | 43 | 52 | 59 | 29 |
| Over 10 and under 15 | | | | |
| days..... | 4 | 7 | 3 | 2 |
| 15 days..... | 4 | 9 | 3 | 2 |
| Over 15 and under 20 | | | | |
| days..... | 1 | 2 | 1 | (3) |
| 20 days..... | 2 | 7 | (3) | (3) |
| Over 20 days..... | 5 | 10 | 5 | 3 |

After 3 years of
service:

| | | | | |
|----------------------|-----|----|-----|-----|
| Under 5 days..... | (3) | 1 | (3) | (3) |
| 5 days..... | 5 | 1 | 3 | 9 |
| Over 5 and under 10 | | | | |
| days..... | 3 | 2 | 1 | 5 |
| 10 days..... | 65 | 52 | 75 | 68 |
| Over 10 and under 15 | | | | |
| days..... | 7 | 7 | 5 | 8 |
| 15 days..... | 7 | 15 | 6 | 3 |
| Over 15 and under 20 | | | | |
| days..... | 1 | 2 | 1 | 1 |
| 20 days..... | 3 | 8 | 2 | 1 |
| Over 20 days..... | 6 | 11 | 5 | 3 |

After 5 years of
service:

| | | | | |
|----------------------|-----|-----|----|-----|
| Under 5 days..... | (3) | (3) | 0 | (3) |
| 5 days..... | 1 | (3) | 1 | 2 |
| Over 5 and under 10 | | | | |
| days..... | 2 | 1 | 1 | 3 |
| 10 days..... | 39 | 23 | 36 | 51 |
| Over 10 and under 15 | | | | |
| days..... | 5 | 6 | 3 | 6 |
| 15 days..... | 34 | 38 | 45 | 27 |
| Over 15 and under 20 | | | | |
| days..... | 3 | 5 | 2 | 1 |
| 20 days..... | 5 | 10 | 4 | 2 |
| Over 20 days..... | 8 | 15 | 7 | 3 |

After 10 years of
service:

| | | | | |
|----------------------|-----|-----|-----|----|
| Under 5 days..... | (3) | (3) | 0 | 0 |
| 5 days..... | 1 | (3) | 1 | 2 |
| Over 5 and under 10 | | | | |
| days..... | 1 | 1 | (3) | 2 |
| 10 days..... | 8 | 3 | 5 | 12 |
| Over 10 and under 15 | | | | |
| days..... | 2 | 1 | 1 | 3 |
| 15 days..... | 50 | 38 | 59 | 52 |
| Over 15 and under 20 | | | | |
| days..... | 6 | 5 | 3 | 8 |

| | | | | |
|----------------------|----|----|----|-----|
| 20 days..... | 19 | 29 | 20 | 13 |
| Over 20 and under 25 | | | | |
| days..... | 3 | 8 | 2 | 1 |
| 25 days..... | 2 | 4 | 1 | (3) |
| Over 25 days..... | 6 | 10 | 6 | 3 |

After 15 years of
service:

| | | | | |
|----------------------|----|-----|-----|-----|
| 5 days..... | 1 | (3) | 1 | 2 |
| Over 5 and under 10 | | | | |
| days..... | 1 | (3) | (3) | 1 |
| 10 days..... | 7 | 3 | 4 | 11 |
| Over 10 and under 15 | | | | |
| days..... | 1 | 1 | 1 | 2 |
| 15 days..... | 22 | 14 | 20 | 28 |
| Over 15 and under 20 | | | | |
| days..... | 4 | 4 | 2 | 5 |
| 20 days..... | 47 | 49 | 59 | 40 |
| Over 20 and under 25 | | | | |
| days..... | 4 | 8 | 2 | 2 |
| 25 days..... | 3 | 6 | 3 | 2 |
| Over 25 and under 30 | | | | |
| days..... | 2 | 3 | 2 | 1 |
| 30 days..... | 2 | 4 | 1 | (3) |
| Over 30 days..... | 4 | 7 | 4 | 2 |

After 20 years of
service:

| | | | | |
|----------------------|-----|-----|-----|----|
| 5 days..... | 1 | (3) | 1 | 2 |
| Over 5 and under 10 | | | | |
| days..... | (3) | (3) | (3) | 1 |
| 10 days..... | 7 | 3 | 4 | 11 |
| Over 10 and under 15 | | | | |
| days..... | 1 | 1 | (3) | 2 |
| 15 days..... | 12 | 6 | 14 | 15 |
| Over 15 and under 20 | | | | |
| days..... | 1 | 1 | 1 | 2 |
| 20 days..... | 45 | 46 | 55 | 39 |
| Over 20 and under 25 | | | | |
| days..... | 5 | 9 | 3 | 4 |
| 25 days..... | 14 | 15 | 12 | 15 |
| Over 25 and under 30 | | | | |
| days..... | 3 | 5 | 2 | 2 |
| 30 days..... | 2 | 4 | 1 | 1 |
| Over 30 days..... | 5 | 8 | 5 | 3 |

After 25 years of
service:

| | | | | |
|----------------------|-----|-----|-----|----|
| 5 days..... | 1 | (3) | 1 | 2 |
| Over 5 and under 10 | | | | |
| days..... | (3) | (3) | (3) | 1 |
| 10 days..... | 7 | 3 | 4 | 11 |
| Over 10 and under 15 | | | | |
| days..... | 1 | 1 | (3) | 2 |
| 15 days..... | 12 | 6 | 14 | 15 |
| Over 15 and under 20 | | | | |
| days..... | 1 | 1 | 1 | 1 |

| | | | | |
|---------------------------------------|-----|-----|-----|----|
| 20 days..... | 30 | 32 | 33 | 27 |
| Over 20 and under 25 days..... | 4 | 7 | 3 | 3 |
| 25 days..... | 28 | 29 | 32 | 26 |
| Over 25 and under 30 days..... | 2 | 3 | 2 | 1 |
| 30 days..... | 6 | 9 | 4 | 6 |
| Over 30 days..... | 5 | 8 | 5 | 3 |
| After 30 years of service(4) | | | | |
| 5 days..... | 1 | (3) | 1 | 2 |
| Over 5 and under 10 days..... | (3) | (3) | (3) | 1 |
| 10 days..... | 7 | 3 | 4 | 11 |
| Over 10 and under 15 days..... | 1 | 1 | (3) | 2 |
| 15 days..... | 12 | 6 | 14 | 15 |
| Over 15 and under 20 days..... | 1 | 1 | 1 | 1 |
| 20 days..... | 29 | 31 | 33 | 26 |
| Over 20 and under 25 days..... | 4 | 7 | 2 | 3 |
| 25 days..... | 25 | 25 | 29 | 22 |
| Over 25 and under 30 days..... | 2 | 3 | 2 | 1 |
| 30 days..... | 10 | 14 | 7 | 9 |
| Over 30 days..... | 6 | 8 | 7 | 4 |
| Vacation policy not available..... | 2 | 2 | 1 | 3 |

1 Employees receiving no paid vacations in their early years of service are included in the overall percentage of workers provided paid vacations; however, they are disregarded in computing the distributions by length-of-service up to the service period at which they become eligible for vacations.

2 Employees either are granted a specific number of days after completion of the indicated length-of-service, or accrue days during the next 12 month period. The total number of days are assumed available for use immediately upon completion of the described length-of-service interval.

3 Less than 0.5 percent.

4 Provisions were virtually the same after longer years of service.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 11. Paid vacations: Percent of full-time employees by length of service required to take vacation, medium and large private establishments, 1995

| | | |
|---------|----------|--------|
| Profes- | | Blue- |
| sional, | Clerical | collar |

| Length-of-service requirement | All employees | techni- cal, and related employees | and sales employees | and service employees |
|---|------------------|---|------------------------|-----------------------------|
| Number (in thousands) with paid vacations..... | 31,914 | 9,038 | 7,999 | 14,876 |

Percent

| | | | | |
|----------------------------|-----|-----|-----|-----|
| Total with paid vacations. | 100 | 100 | 100 | 100 |
| With service requirement | 88 | 81 | 91 | 89 |
| 1 month..... | 10 | 18 | 7 | 6 |
| 2 months..... | 1 | 2 | 1 | 1 |
| 3 months..... | 7 | 7 | 11 | 5 |
| 4-5 months..... | 1 | 2 | 1 | (1) |
| 6 months..... | 23 | 27 | 31 | 17 |
| 7-11 months..... | 1 | (1) | (1) | 1 |
| 1 year..... | 45 | 26 | 39 | 59 |
| Over 1 year..... | (1) | (1) | 1 | (1) |

| | | | | |
|-------------------------------------|----|----|---|----|
| Without service requirement..... | 12 | 18 | 8 | 10 |
|-------------------------------------|----|----|---|----|

| | | | | |
|--|---|---|---|---|
| Service requirement not determinable..... | 1 | 1 | 1 | 1 |
|--|---|---|---|---|

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 12. Paid vacations: Percent of full-time employees by unused vacation policy, medium and large private establishments, 1995

| Type of plan | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Produc- tion and service employees |
|---|------------------|---|------------------------------------|---|
| Number (in thousands) with paid vacations..... | 31,914 | 9,038 | 7,999 | 14,876 |

Percent

| | | | | |
|----------------------------|-----|-----|-----|-----|
| Total with paid vacations. | 100 | 100 | 100 | 100 |
| Carryover only..... | 24 | 39 | 28 | 13 |

| | | | | |
|--------------------------|----|----|----|----|
| Cash-in only..... | 11 | 6 | 6 | 18 |
| Carryover and cash-in... | 11 | 17 | 9 | 8 |
| Unused benefit lost..... | 49 | 35 | 53 | 56 |
| Data not available..... | 5 | 4 | 4 | 6 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 13. Paid vacations: Average number of days for full-time employees by carryover and cash-in provisions, medium and large private establishments, 1995

| Paid vacation by minimum length of service requirement(1) or cash-in | | All plans | | Carryover, Carryover cash-in, only or both | | Cash-in and cash-in | No |
|--|----------------------|-----------|------|--|------|---------------------------|----|
| All employees | | | | | | | |
| 8.2 | After 1 year(2)..... | 9.6 | 11.2 | 11.4 | 7.2 | 15.0 | |
| 10.4 | After 3 years..... | 11.5 | 12.8 | 12.6 | 9.9 | 16.3 | |
| 12.5 | After 5 years..... | 13.9 | 15.5 | 15.4 | 12.4 | 19.1 | |
| 15.4 | After 10 years..... | 16.9 | 18.6 | 18.5 | 15.7 | 22.1 | |
| 17.3 | After 15 years..... | 18.9 | 20.8 | 20.7 | 17.9 | 23.9 | |
| 18.9 | After 20 years..... | 20.4 | 22.1 | 22.0 | 19.6 | 25.3 | |
| 20.4 | After 25 years..... | 21.7 | 23.3 | 23.3 | 20.6 | 26.1 | |
| 20.7 | After 30 years(3)... | 22.0 | 23.6 | 23.7 | 20.8 | 26.4 | |

1 Employees either are granted a specific number of days after completion of the indicated length of service, or accrue days during the next 12 month period. The total number of days are assumed available for use immediately upon completion of the described length-of-service interval.

2 Employees receiving vacation days, but none at 1 year of service, were included only for the service periods for which they receive vacations.

3 The average (mean) was essentially the same for longer lengths of service.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 14. Paid personal leave: Percent of employees by number of

paid personal leave days available per year, medium and large private establishments, 1995

| Number of days | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with paid personal leave.... | 7,372 | 2,253 | 2,753 | 2,366 |

Percent

| | | | | |
|-------------------------------------|-----|-----|-----|-----|
| Total with paid personal leave..... | 100 | 100 | 100 | 100 |
| 1 day..... | 16 | 16 | 12 | 21 |
| 2 days..... | 34 | 22 | 45 | 33 |
| 3 days..... | 17 | 18 | 15 | 17 |
| 4 days..... | 11 | 13 | 10 | 9 |
| 5 days..... | 10 | 14 | 6 | 10 |
| More than 5 days..... | 8 | 11 | 7 | 7 |
| No maximum specified(1). | 3 | 4 | 2 | 3 |
| Number of days not available..... | 1 | 1 | 2 | 1 |

Average

| | | | | |
|---------------------------|-----|-----|-----|-----|
| Average days per year.... | 3.3 | 3.9 | 3.0 | 3.2 |
|---------------------------|-----|-----|-----|-----|

1 Personal leave provided as needed.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 15. Paid funeral leave: Percent of employees by number of paid funeral leave days available per occurrence, medium and large private establishments, 1995

| Number of days | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with paid funeral leave..... | 26,715 | 7,814 | 6,927 | 11,974 |

| | Percent | | | |
|---|---------|-----|-----|-----|
| | 100 | 100 | 100 | 100 |
| Total with paid funeral leave | | | | |
| 1 day..... | 1 | (1) | (1) | 1 |
| 2 days..... | 3 | 1 | 1 | 5 |
| 3 days..... | 71 | 65 | 71 | 73 |
| 4 days..... | 2 | 2 | 3 | 2 |
| 5 days..... | 15 | 22 | 16 | 11 |
| More than 5 days..... | (1) | (1) | 1 | (1) |
| No maximum specified(2)..... | 5 | 6 | 6 | 4 |
| Number of days not available..... | 3 | 3 | 2 | 3 |
| Number of days varies by relationship to deceased(3)..... | 31 | 33 | 35 | 29 |

| | Average | | | |
|----------------------------------|---------|-----|-----|-----|
| Average days per occurrence..... | 3.3 | 3.5 | 3.4 | 3.2 |

1 Less than 0.5 percent.

2 Funeral leave is provided as needed.

3 The maximum number of days for any occurrence was included in the distribution of funeral leave days.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 16. Paid jury-duty leave: Percent of employees by number of paid jury-duty leave days available per occurrence, medium and large private establishments, 1995

| Number of days | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and ser- vice em- ployees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with paid jury-duty leave... | 28,354 | 8,566 | 7,250 | 12,537 |

Percent

| | | | | |
|--------------------------------------|-----|-----|-----|-----|
| Total..... | 100 | 100 | 100 | 100 |
| Under 10 days..... | 2 | 2 | 1 | 3 |
| 10 days..... | 8 | 6 | 8 | 9 |
| 11 - 19 days..... | 2 | 3 | 1 | 1 |
| 20 days..... | 1 | 1 | 1 | 1 |
| 21 days..... | (1) | (1) | (1) | - |
| 22 - 30 days..... | 4 | 3 | 3 | 5 |
| More than 30 days..... | 1 | 1 | (1) | 2 |
| No maximum specified(2). | 81 | 82 | 85 | 79 |
| Number of days not available..... | (1) | 1 | (1) | (1) |

1 Less than 0.5 percent.

2 Jury-duty leave is provided as needed.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 17. Paid military leave: Percent of employees by number of paid military leave days available per year, medium and large private establishments, 1995

| Number of days | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and ser- vice em- ployees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with paid military leave.... | 14,807 | 5,543 | 3,674 | 5,590 |

Percent

| | | | | |
|--------------------------------------|-----|-----|-----|-----|
| Total..... | 100 | 100 | 100 | 100 |
| Under 10 days..... | 2 | 2 | 2 | 1 |
| 10 days..... | 51 | 50 | 52 | 51 |
| 11-14 days..... | 5 | 6 | 5 | 3 |
| 15 days..... | 9 | 6 | 6 | 14 |
| 16 - 19 days..... | 2 | 2 | 5 | 1 |
| 20 days..... | 2 | 2 | 2 | 3 |
| 21 - 29 days..... | 2 | 3 | 1 | 2 |
| 30 days..... | 2 | 3 | 2 | 2 |
| More than 30 days..... | 3 | 6 | 2 | 1 |
| No maximum specified(1). | 21 | 20 | 23 | 21 |
| Number of days not available..... | 1 | 1 | (2) | 1 |

Average

| | | | | |
|----------------------------|------|------|------|------|
| Average days per year..... | 14.7 | 17.3 | 14.1 | 12.6 |
|----------------------------|------|------|------|------|

1 Military leave is provided as needed.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 18. Unpaid family leave(1): Percent of employees by duration of benefits, medium and large private establishments, 1995

| Duration | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with unpaid family leave | 28,033 | 8,315 | 6,955 | 12,763 |
| Percent | | | | |
| Total with unpaid family leave..... | 100 | 100 | 100 | 100 |
| Under 12 weeks.. | 1 | 1 | 1 | 1 |
| 12 weeks..... | 86 | 82 | 82 | 91 |
| Over 12 weeks... | 13 | 17 | 17 | 8 |
| Average | | | | |
| Average weeks..... | 13.9 | 14.5 | 14.5 | 13.2 |

1 The maximum number of weeks available was included in the distribution of unpaid family leave weeks.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 19. Paid sick leave: Percent of full-time employees by type of provision,(1) medium and large private establishments, 1995

| Provision | All employees | Profes- sional, techni- cal, and | Clerical and sales employees | Blue- collar and service |
|-----------|---------------|---|------------------------------------|-----------------------------------|
|-----------|---------------|---|------------------------------------|-----------------------------------|

| | related employees | | employees | |
|--|----------------------|-------|-----------|-------|
| Number (in thousands) with paid sick leave..... | 19,467 | 6,906 | 6,312 | 6,248 |

Percent

| | | | | |
|------------------------------------|-----|-----|-----|-----|
| Total with paid sick leave..... | 100 | 100 | 100 | 100 |
| Sick leave provision: | | | | |
| Annual number of days(2) | 92 | 90 | 95 | 93 |
| As needed(3)..... | 5 | 7 | 3 | 3 |
| Other basis(4)..... | 2 | 2 | 1 | 2 |
| Policy not available.... | 1 | 1 | (5) | 2 |

1 Per disability sick leave plans, previously reported under paid sick leave, are now included under short-term disability coverage.

2 Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

3 Plan does not specify maximum number of days.

4 Includes formal plans that change from a specified number of days per year to a specified number of days per absence after a certain service period.

5 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 20. Paid annual sick leave: Percent of full-time employees by number of days, (1) medium and large private establishments, 1995

| Sick leave policy(2) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with paid annual sick leave. | 17,962 | 6,196 | 5,975 | 5,791 |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with paid annual sick leave(3)..... | 100 | 100 | 100 | 100 |
|--|-----|-----|-----|-----|

After 1 year of service:

| | | | | |
|----------------------------|-----|-----|-----|-----|
| Total..... | 95 | 97 | 96 | 93 |
| Under 5 days..... | 6 | 2 | 4 | 12 |
| 5 and under 10 days... | 41 | 29 | 49 | 45 |
| 10 and under 15 days.. | 34 | 44 | 29 | 27 |
| 15 and under 30 days.. | 11 | 15 | 12 | 7 |
| 30 and under 60 days.. | 2 | 3 | 1 | 1 |
| 60 and under 120 days. | 1 | 1 | 1 | 1 |
| 120 and under 180 days | 1 | 1 | (4) | 1 |
| 180 days or more..... | (4) | (4) | (4) | (4) |
| After 3 years of service: | | | | |
| Total..... | 98 | 99 | 98 | 97 |
| Under 5 days..... | 6 | 2 | 4 | 13 |
| 5 and under 10 days... | 40 | 27 | 48 | 45 |
| 10 and under 15 days.. | 32 | 42 | 27 | 25 |
| 15 and under 30 days.. | 10 | 13 | 8 | 8 |
| 30 and under 60 days.. | 7 | 9 | 10 | 3 |
| 60 and under 120 days. | 2 | 3 | 1 | 1 |
| 120 and under 180 days | 1 | 3 | (4) | 1 |
| 180 days or more..... | (4) | (4) | (4) | (4) |
| After 5 years of service: | | | | |
| Total..... | 98 | 99 | 98 | 98 |
| Under 5 days..... | 6 | 2 | 4 | 13 |
| 5 and under 10 days... | 40 | 27 | 47 | 46 |
| 10 and under 15 days.. | 31 | 41 | 27 | 25 |
| 15 and under 30 days.. | 6 | 7 | 5 | 5 |
| 30 and under 60 days.. | 6 | 9 | 4 | 4 |
| 60 and under 120 days. | 9 | 10 | 11 | 5 |
| 120 and under 180 days | 1 | 3 | (4) | 1 |
| 180 days or more..... | (4) | (4) | (4) | (4) |
| After 10 years of service: | | | | |
| Total..... | 98 | 99 | 98 | 98 |
| Under 5 days..... | 5 | 2 | 3 | 10 |
| 5 and under 10 days... | 40 | 27 | 47 | 48 |
| 10 and under 15 days.. | 31 | 41 | 26 | 25 |
| 15 and under 30 days.. | 5 | 7 | 4 | 5 |
| 30 and under 60 days.. | 3 | 5 | 2 | 3 |
| 60 and under 120 days. | 9 | 13 | 8 | 6 |
| 120 and under 180 days | 4 | 5 | 6 | 1 |
| 180 days or more..... | (4) | (4) | (4) | (4) |
| After 15 years of service: | | | | |
| Total..... | 99 | 100 | 98 | 98 |
| Under 5 days..... | 5 | 2 | 3 | 10 |
| 5 and under 10 days... | 40 | 27 | 47 | 48 |
| 10 and under 15 days.. | 31 | 41 | 26 | 25 |
| 15 and under 30 days.. | 5 | 7 | 4 | 5 |
| 30 and under 60 days.. | 3 | 4 | 2 | 2 |
| 60 and under 120 days. | 7 | 11 | 6 | 5 |
| 120 and under 180 days | 7 | 8 | 9 | 3 |
| 180 days or more..... | (4) | (4) | (4) | (4) |
| After 20 years of service: | | | | |
| Total..... | 99 | 100 | 98 | 98 |
| Under 5 days..... | 5 | 2 | 3 | 10 |

| | | | | |
|------------------------|----|----|----|----|
| 5 and under 10 days... | 40 | 27 | 47 | 48 |
| 10 and under 15 days.. | 31 | 41 | 26 | 25 |
| 15 and under 30 days.. | 5 | 7 | 4 | 5 |
| 30 and under 60 days.. | 3 | 4 | 2 | 2 |
| 60 and under 120 days. | 6 | 8 | 5 | 4 |
| 120 and under 180 days | 6 | 9 | 7 | 3 |
| 180 days or more..... | 2 | 2 | 3 | 2 |

After 25 years of
service(5)

| | | | | |
|------------------------|----|-----|----|----|
| Total..... | 99 | 100 | 98 | 98 |
| Under 5 days..... | 5 | 2 | 3 | 9 |
| 5 and under 10 days... | 41 | 27 | 47 | 49 |
| 10 and under 15 days.. | 31 | 41 | 26 | 25 |
| 15 and under 30 days.. | 5 | 7 | 4 | 5 |
| 30 and under 60 days.. | 3 | 4 | 2 | 2 |
| 60 and under 120 days. | 4 | 6 | 4 | 3 |
| 120 and under 180 days | 8 | 12 | 8 | 3 |
| 180 days or more..... | 2 | 3 | 3 | 2 |

1 Although some plans also provided sick leave at partial pay, this table presents data only for days at full pay.

2 Employees receiving partial pay only or no sick leave in their early years of service are included in the overall percentages of workers provided sick leave; however, they are disregarded in computing the distributions by length of service up to the service period at which they become eligible for full sick leave pay.

3 Employees are either granted a specific number of days after completion of the indicated length of service, or accrue days during the next 12-month period. The total number of days are assumed available for use immediately upon completion of the described length-of-service interval.

4 Less than 0.5 percent.

5 Provisions were virtually the same after longer periods of service.

Table 21: Paid annual sick leave: Average number of days at full pay for full-time employees, medium and large private establishments, 1995

| Sick leave policy | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|-------------------|---------------|---|------------------------------------|--|
|-------------------|---------------|---|------------------------------------|--|

Paid annual sick leave
days(1) by minimum
length-of-service:

| | | | | |
|---------------------|------|------|------|------|
| After 1 year..... | 11.5 | 14.7 | 9.9 | 9.6 |
| After 3 years..... | 14.3 | 18.6 | 13.1 | 10.8 |
| After 5 years..... | 17.6 | 22.3 | 17.3 | 12.8 |
| After 10 years..... | 21.2 | 26.6 | 22.3 | 14.3 |
| After 15 years..... | 23.6 | 29.9 | 24.3 | 16.2 |
| After 20 years..... | 26.3 | 33.1 | 27.2 | 17.8 |

| | | | | |
|------------------------|------|------|------|------|
| After 25 years(2)..... | 27.7 | 34.9 | 28.6 | 19.0 |
|------------------------|------|------|------|------|

1 Employees are either granted a specific number of days after completion of the indicated length of service, or accrue days during the next 12-month period. The total number of days are assumed available for use immediately upon completion of the described length-of-service interval.

2 The average (mean) was virtually the same after longer years of service.

NOTE: Computation of average excluded days at partial pay and workers with only partial pay days or zero days of sick leave.

Table 22: Paid annual sick leave:(1) Percent of full-time employees by unused sick leave policy and carryover provisions, medium and large private establishments, 1995

| Unused sick leave and carryover provisions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with paid annual sick leave. | 17,962 | 6,196 | 5,975 | 5,791 |
| Percent | | | | |
| Total with paid annual sick leave..... | 100 | 100 | 100 | 100 |
| Carryover only..... | 42 | 47 | 41 | 37 |
| Cash-in only..... | 7 | 2 | 6 | 13 |
| Carryover and cash-in..... | 9 | 10 | 7 | 11 |
| Unused benefit lost..... | 39 | 37 | 44 | 37 |
| Data not available..... | 3 | 3 | 1 | 3 |
| Total with carryover provisions..... | 100 | 100 | 100 | 100 |
| Unlimited accumulation.... | 19 | 27 | 16 | 14 |
| Limit on total number of days accumulated | | | | |
| Total..... | 80 | 73 | 83 | 85 |
| Under 10 days..... | 3 | 1 | 4 | 3 |
| 10 days..... | 4 | 2 | 4 | 7 |
| 11-19 days..... | 5 | 3 | 5 | 8 |
| 20 days..... | 2 | 1 | 1 | 5 |
| 21-24 days..... | 8 | 7 | 13 | 4 |
| 25 days..... | 2 | 1 | 4 | 2 |
| 26-29 days..... | (2) | (2) | (2) | 1 |
| 30-39 days..... | 14 | 11 | 14 | 17 |

| | | | | |
|--------------------|-----|-----|-----|-----|
| 40-49 days..... | 4 | 4 | 3 | 4 |
| 50 days..... | (2) | 1 | (2) | (2) |
| 51-64 days..... | 7 | 7 | 6 | 8 |
| 65 days..... | 2 | 3 | 2 | 3 |
| 66-79 days..... | 5 | 4 | 6 | 4 |
| 80-89 days..... | 1 | 1 | 1 | 1 |
| 90-99 days..... | 6 | 6 | 5 | 6 |
| 100-109 days..... | 1 | (2) | 1 | 2 |
| 110-119 days..... | 1 | 1 | 1 | 1 |
| 120-129 days..... | 4 | 5 | 4 | 2 |
| 130 days..... | 6 | 7 | 6 | 3 |
| Over 130 days..... | 5 | 7 | 4 | 4 |
| Other(3)..... | 1 | 1 | 1 | 1 |

1 Paid sick leave plans with a specified number of days available each year.

2 Less than 0.5 percent.

3 Carryover provisions vary by length of service.

Table 23: Paid annual sick leave(1): Average number of days at full pay for full-time employees by accumulation policy, medium and large private establishments, 1995

| Sick leave policy | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Sick leave days by minimum length-of-service requirement:(2) | | | | |
| After 1 year of service: | | | | |
| Cumulative plan..... | 9.1 | 10.4 | 8.4 | 8.2 |
| Noncumulative plan.... | 14.2 | 21.3 | 11.4 | 10.9 |
| After 3 years of service: | | | | |
| Cumulative plan..... | 9.6 | 11.1 | 8.8 | 8.3 |
| Noncumulative plan.... | 19.6 | 29.8 | 17.4 | 13.0 |
| After 5 years of service: | | | | |
| Cumulative plan..... | 10.0 | 11.8 | 9.1 | 8.5 |
| Noncumulative plan.... | 26.3 | 38.4 | 25.4 | 16.9 |
| After 10 years of service: | | | | |
| Cumulative plan..... | 10.7 | 12.9 | 9.8 | 8.8 |
| Noncumulative plan.... | 33.5 | 47.7 | 35.0 | 19.6 |
| After 15 years of service: | | | | |
| Cumulative plan..... | 10.9 | 13.1 | 9.9 | 8.9 |
| Noncumulative plan.... | 38.4 | 55.4 | 38.8 | 23.3 |

| | | | | |
|-------------------------------|------|------|------|------|
| After 20 years of service: | | | | |
| Cumulative plan..... | 11.7 | 14.3 | 10.8 | 9.2 |
| Noncumulative plan.... | 43.2 | 62.0 | 43.7 | 26.4 |
| After 25 years of service:(3) | | | | |
| Cumulative plan..... | 11.7 | 14.3 | 10.8 | 9.2 |
| Noncumulative plan.... | 46.3 | 66.3 | 46.5 | 28.8 |
| Data not available..... | (4) | (4) | (4) | (4) |

1 Paid sick leave plans with a specified number of days available each year.

2 Employees are either granted a specific number of days after completion of the indicated length of service, or accrue days during the next 12-month period. The total number of days are assumed available for use immediately upon completion of the described length-of-service interval.

3 The average (mean) was virtually the same at longer years of service.

4 Less than 0.5 percent.

NOTE: Computation of average excluded days paid at partial pay and workers with only partial pay days or zero days of sick leave.

Table 24: Paid annual sick leave: Percent of full-time employees by length of service requirement for participation, medium and large private establishments, 1995

| Length of service requirement | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with paid annual sick leave. | 17,962 | 6,196 | 5,975 | 5,791 |
| Percent | | | | |
| Total with paid annual sick leave..... | 100 | 100 | 100 | 100 |
| With service requirement.. | 65 | 53 | 73 | 70 |
| 1 month..... | 16 | 20 | 15 | 11 |
| 2 months..... | 3 | 2 | 2 | 3 |
| 3 months..... | 20 | 14 | 28 | 18 |
| 4-5 months..... | 1 | (1) | 1 | 1 |
| 6 months..... | 15 | 13 | 18 | 13 |
| 7-11 months..... | 2 | - | (1) | 6 |
| 1 year..... | 9 | 3 | 8 | 16 |

| | | | | |
|-------------------------------------|-----|-----|-----|-----|
| Over 1 year..... | 1 | (1) | (1) | 2 |
| Without service requirement..... | 35 | 47 | 27 | 30 |
| Data not available..... | (1) | (1) | (1) | (1) |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 25: Paid annual sick leave: Percent of full-time employees in plans allowing use of sick leave for other purposes, medium and large private establishments, 1995

| Other purposes | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with paid annual sick leave. | 17,962 | 6,196 | 5,975 | 5,791 |
| Percent | | | | |
| Total with paid annual sick leave..... | 100 | 100 | 100 | 100 |
| Other purposes allowed(1). | 68 | 74 | 73 | 57 |
| Funeral..... | 9 | 11 | 6 | 9 |
| Doctors' appointments... | 57 | 61 | 62 | 48 |
| Personal business..... | 13 | 12 | 12 | 14 |
| Care of sick child..... | 45 | 46 | 53 | 36 |
| Other..... | 12 | 14 | 11 | 11 |
| Other purposes not allowed | 26 | 21 | 20 | 36 |
| Data not available..... | 6 | 5 | 6 | 8 |

1 This total is smaller than the sum of the components because some employees could use sick leave for more than one other purpose.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 26. Short-term disability coverage: Method of funding, full-time employees, medium and large private establishments, 1995

| Type of funding | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with short-term disability coverage..... | 17,809 | 4,499 | 4,205 | 9,105 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with short-term disability coverage.... | 100 | 100 | 100 | 100 |
| Unfunded(1)..... | 14 | 23 | 21 | 7 |
| Insured..... | 20 | 15 | 16 | 25 |
| Self-insured..... | 44 | 44 | 40 | 45 |
| Legally required..... | 13 | 14 | 15 | 11 |
| Unknown..... | 7 | 3 | 5 | 10 |
| Other..... | 2 | 1 | 3 | 2 |

1 Includes per disability sick leave plans, formerly reported under sick leave.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 27. Short-term disability coverage: Method of payment, full-time employees, medium and large private establishments, 1995

| Method of payment | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with funded short-term disability coverage.... | 15,308 | 3,483 | 3,312 | 8,512 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with funded short-term disability coverage..... | 100 | 100 | 100 | 100 |
|---|-----|-----|-----|-----|

| | | | | |
|--------------------------|-----|-----|----|-----|
| Flat dollar amount..... | 27 | 10 | 12 | 41 |
| Flat percent of earnings | 54 | 73 | 66 | 41 |
| Percent varies(1)..... | 13 | 14 | 18 | 10 |
| Dollar amount varies(1). | 5 | 1 | 2 | 7 |
| Other..... | 1 | 1 | 1 | 1 |
| Not determinable..... | (2) | (2) | 1 | (2) |

1 Benefits may vary by earnings, length of service, or length of disability.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 28. Short-term disability coverage: Flat dollar amounts, full-time employees, medium and large private establishments, 1995

| Flat dollar amount per week | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|---------------------------------------|--|
| Number (in thousands) with flat dollar amount..... | 4,195 | 354 | 383 | 3,458 |
| Percent | | | | |
| Total with flat dollar amount benefit..... | 100 | 100 | 100 | 100 |
| Less than \$100..... | 12 | 5 | 17 | 13 |
| \$100 - \$149..... | 23 | 17 | 34 | 22 |
| \$150 - \$199..... | 31 | 52 | 27 | 29 |
| \$200 - \$249..... | 21 | 11 | 6 | 23 |
| \$250 - \$299..... | 10 | 11 | 10 | 9 |
| \$300 or more..... | 4 | 3 | 7 | 3 |
| Average(1) | | | | |
| Average flat dollar amount per week..... | \$170 | \$171 | \$153 | \$171 |

1 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 29. Short-term disability coverage: Fixed percent of earnings amounts, full-time employees, medium and large private establishments, 1995

| Fixed percent of earnings | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with fixed percent of earnings benefit..... | 8,247 | 2,552 | 2,200 | 3,495 |
| Percent | | | | |
| Total with flat percent of earnings benefit..... | 100 | 100 | 100 | 100 |
| Less than 50 percent ... | 1 | 1 | 1 | 2 |
| 50 percent..... | 27 | 19 | 28 | 31 |
| 51 - 59 percent..... | (1) | (1) | (1) | 1 |
| 60 percent..... | 22 | 15 | 20 | 27 |
| 61 - 69 percent..... | 34 | 39 | 35 | 29 |
| 70 percent..... | 7 | 12 | 7 | 4 |
| 71 - 79 percent..... | 3 | (1) | 5 | 3 |
| 80 percent or more..... | 6 | 12 | 5 | 4 |
| Average(2) | | | | |
| Average fixed percent of earnings benefit..... | 63 | 66 | 62 | 61 |

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 30. Short-term disability coverage: Maximum benefits placed on percent of earnings formulas, full-time employees, medium and large private establishments, 1995

| Maximum benefit per week | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--------------------------|---------------|--|------------------------------|-----------------------------------|
|--------------------------|---------------|--|------------------------------|-----------------------------------|

employees

| | | | | |
|---|--------|-------|-------|-------|
| Number (in thousands) with percent of earnings benefit..... | 10,244 | 3,049 | 2,809 | 4,386 |
|---|--------|-------|-------|-------|

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Number with percent of earnings benefit..... | 100 | 100 | 100 | 100 |
| With maximum..... | 55 | 53 | 53 | 57 |
| Less than \$200..... | 16 | 13 | 17 | 17 |
| \$200 - \$299..... | 8 | 4 | 5 | 14 |
| \$300 - \$399..... | 15 | 12 | 17 | 15 |
| \$400 - \$499..... | 3 | 7 | (1) | 1 |
| \$500 - \$599..... | 4 | 4 | 2 | 4 |
| \$600 or more..... | 9 | 13 | 12 | 6 |
| No maximum..... | 38 | 41 | 37 | 36 |
| Not determinable..... | 7 | 6 | 9 | 7 |

Average(2)

| | | | | |
|--|-------|-------|-------|-------|
| Average maximum benefit per week..... | \$470 | \$594 | \$531 | \$354 |
|--|-------|-------|-------|-------|

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 31. Short-term disability coverage: Minimum benefits placed on percent of earnings formulas, full-time employees, medium and large private establishments, 1995

| | | | | |
|---|------------------|---|---------------------------------------|--|
| Minimum benefit per week | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
| Number (in thousands) with percent of earnings benefit..... | 10,244 | 3,049 | 2,809 | 4,386 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with percent of earnings benefit..... | 100 | 100 | 100 | 100 |
| With minimum..... | 7 | 7 | 5 | 8 |
| Less than \$50..... | 3 | 2 | 3 | 3 |
| \$50 - \$99..... | 1 | (1) | (1) | 2 |
| \$100 - \$149..... | (1) | (1) | (1) | (1) |
| \$150 or more..... | 3 | 5 | 1 | 2 |
| No minimum..... | 84 | 87 | 82 | 84 |
| Not determinable..... | 9 | 6 | 14 | 8 |

Average(2)

| | | | | |
|---------------------------------------|------|-------|------|------|
| Average minimum benefit per week..... | \$89 | \$109 | \$52 | \$91 |
|---------------------------------------|------|-------|------|------|

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 32. Short-term disability coverage: Type of waiting period, full-time employees, medium and large private establishments, 1995

| Waiting period provision | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|---------------------------------------|--|
| Number (in thousands) with funded short-term disability coverage.... | 15,308 | 3,483 | 3,312 | 8,512 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with funded short-term disability coverage..... | 100 | 100 | 100 | 100 |
| Waiting period not dependent on sick leave..... | 83 | 78 | 80 | 86 |
| Waiting period begins after sick leave... | 7 | 11 | 10 | 5 |

| | | | | |
|---|---|---|---|-----|
| Later of waiting period or sick leave(1)..... | 3 | 3 | 5 | 2 |
| Earlier of waiting period or sick leave(2)..... | 2 | 5 | 1 | (3) |
| Not determinable..... | 5 | 3 | 4 | 7 |

1 Benefits begin when sick leave is exhausted or the waiting period is completed, whichever is later.

2 Benefits begin when sick leave is exhausted or the waiting period is completed, whichever is earlier.

3 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 33. Short-term disability coverage: Length of waiting period, full-time employees, medium and large private establishments, 1995

| Length of waiting period | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|------------------|---|---------------------------------------|--|
| Number (in thousands) with funded short-term disability coverage.... | 15,308 | 3,483 | 3,312 | 8,512 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with funded short-term disability coverage..... | 100 | 100 | 100 | 100 |
| Immediate..... | 4 | 7 | 5 | 3 |
| 1 day..... | 6 | 6 | 4 | 7 |
| 2 days..... | 1 | 1 | 1 | 1 |
| 3 days..... | 4 | 2 | 3 | 5 |
| 4 days..... | 1 | 1 | 1 | 2 |
| 5 days..... | 4 | 5 | 7 | 3 |
| 6 days..... | 2 | 3 | 3 | 2 |
| 7 days..... | 51 | 49 | 47 | 54 |
| Greater than 7 days..... | 20 | 24 | 26 | 17 |
| Not determinable..... | 5 | 3 | 4 | 7 |

Average(1)

| | | | | |
|---------------------------------------|-----|-----|-----|-----|
| Average waiting period (in days)..... | 8.3 | 9.8 | 9.5 | 7.3 |
|---------------------------------------|-----|-----|-----|-----|

1 The average is presented for all covered workers; averages exclude workers without plan provisions.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 34. Short-term disability coverage: Duration of benefits, full-time employees, medium and large private establishments, 1995

| Duration of benefits | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with funded short-term disability coverage.... | 15,308 | 3,483 | 3,312 | 8,512 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with funded short-term disability coverage..... | 100 | 100 | 100 | 100 |
| Fixed duration..... | 92 | 95 | 89 | 92 |
| Less than 13 weeks.... | 3 | 4 | 5 | 1 |
| 13 weeks..... | 12 | 9 | 9 | 14 |
| 14 - 25 weeks..... | 6 | 6 | 7 | 6 |
| 26 weeks..... | 62 | 66 | 61 | 61 |
| 27 - 51 weeks..... | 3 | 3 | 4 | 3 |
| 52 weeks..... | 5 | 4 | 2 | 6 |
| Greater than 52 weeks. | 2 | 3 | 1 | 1 |
| Duration varies..... | 7 | 5 | 10 | 8 |
| Not determinable..... | (1) | (1) | 1 | (1) |

Average(2)

| | | | | |
|--|----|----|----|----|
| Average benefit duration (in weeks)..... | 26 | 27 | 25 | 26 |
|--|----|----|----|----|

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal

totals. Where applicable, dash indicates no employees in this category.

Table 35. Short-term disability coverage: Eligibility requirements, full-time employees, medium and large private establishments, 1995

| Eligibility requirement | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|---------------------------------------|--|
| Number (in thousands) with funded short-term disability coverage.... | 15,308 | 3,483 | 3,312 | 8,512 |
| Percent | | | | |
| Total with funded short-term disability coverage..... | 100 | 100 | 100 | 100 |
| With a service requirement..... | 57 | 45 | 58 | 61 |
| 1 month..... | 14 | 14 | 14 | 14 |
| 2 months..... | 5 | 2 | 3 | 8 |
| 3 months..... | 21 | 13 | 22 | 23 |
| 4 -5 months..... | 2 | 1 | 2 | 2 |
| 6 months..... | 7 | 6 | 7 | 8 |
| 7 - 11 months..... | 1 | 2 | - | 1 |
| 12 months..... | 6 | 6 | 10 | 4 |
| Greater than 12 months | 2 | 1 | 1 | 2 |
| Without a service requirement..... | 36 | 51 | 34 | 30 |
| Not determinable..... | 7 | 4 | 8 | 9 |

Average(1)

| | | | | |
|--|-----|-----|-----|-----|
| Average service requirement (in months) | 4.6 | 5.1 | 5.1 | 4.2 |
|--|-----|-----|-----|-----|

1 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 36. Long-term disability insurance: Benefit waiting period,(1) full-time employees, medium and large private

establishments, 1995

| Length of waiting period | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with long-term disability insurance..... | 14,144 | 5,664 | 4,307 | 4,173 |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with long-term disability insurance... | 100 | 100 | 100 | 100 |
| Fixed duration..... | 75 | 78 | 79 | 68 |
| Less than 3 months.... | 1 | 1 | 2 | 1 |
| 3 months..... | 24 | 25 | 22 | 25 |
| 4 - 5 months..... | 2 | 2 | 2 | 3 |
| 6 months..... | 42 | 43 | 49 | 33 |
| Greater than 6 months. | 6 | 8 | 3 | 7 |
| Expiration of short-term disability benefits.. | 20 | 17 | 18 | 24 |
| Other..... | 2 | 2 | 1 | 4 |
| Not determinable..... | 2 | 3 | 2 | 3 |

Average(2)

| | | | | |
|---|-----|-----|-----|-----|
| Average fixed duration (in months)..... | 5.4 | 5.5 | 5.3 | 5.4 |
|---|-----|-----|-----|-----|

1 Length of time between onset of disability and beginning of long-term disability insurance payments.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 37. Long-term disability insurance: Method of payment, full-time employees, medium and large private establishments, 1995

| Method of payment | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|-------------------|---------------|--|------------------------------|-----------------------------------|
|-------------------|---------------|--|------------------------------|-----------------------------------|

employees

Number (in thousands) with
long-term disability
insurance.....

14,144 5,664 4,307 4,173

Percent

Total with long-term
disability insurance...

100 100 100 100

Fixed percent of

| | | | | |
|--------------------------|-----|-----|-----|-----|
| earnings..... | 91 | 93 | 94 | 84 |
| Less than 50 percent.. | 3 | 4 | 1 | 3 |
| 50 percent..... | 18 | 14 | 22 | 20 |
| 51 - 59 percent..... | (1) | (1) | (1) | 1 |
| 60 percent..... | 50 | 52 | 51 | 45 |
| 61 - 66 percent..... | 2 | 2 | 3 | 2 |
| 67 percent..... | 11 | 13 | 13 | 8 |
| 70 percent..... | 4 | 6 | 2 | 2 |
| Greater than 70 | | | | |
| percent..... | 2 | 3 | 1 | 3 |
| Percent varies by | | | | |
| earnings..... | 4 | 4 | 3 | 5 |
| Percent varies by | | | | |
| service..... | 1 | 1 | 2 | 1 |
| Flat dollar amount..... | (1) | (1) | (1) | (1) |
| Dollar amount varies.... | (1) | - | - | (1) |
| Other..... | 3 | 1 | (1) | 8 |
| Not determinable..... | (1) | (1) | 1 | (1) |

Average(2)

Average fixed percent of
earnings.....

59.1 59.7 58.8 58.4

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages
exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal
totals. Where applicable, dash indicates no employees in this
category.

Table 38. Long-term disability insurance: Maximum benefits(1)
based on percent of earnings formulas, full-time employees, medium
and large private establishments, 1995

| Maximum benefit | All employees | Profes- sional, techni- cal, and | Clerical and sales | Blue- collar and service |
|-----------------|------------------|---|--------------------------|-----------------------------------|
|-----------------|------------------|---|--------------------------|-----------------------------------|

related employees employees
employees

| | | | | |
|---|--------|-------|-------|-------|
| Number (in thousands) with percent of earnings benefit..... | 13,635 | 5,582 | 4,257 | 3,795 |
|---|--------|-------|-------|-------|

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with percent of earnings benefit..... | 100 | 100 | 100 | 100 |
| With maximum..... | 69 | 72 | 70 | 64 |
| Flat maximum per month | 69 | 72 | 68 | 64 |
| \$2,000 or less..... | 6 | 5 | 6 | 9 |
| \$2,001 - \$3,000..... | 7 | 5 | 8 | 10 |
| \$3,001 - \$4,000..... | 3 | 3 | 4 | 3 |
| \$4,001 - \$5,000..... | 14 | 13 | 12 | 18 |
| \$5,001 - \$7,500..... | 11 | 14 | 9 | 9 |
| \$7,501 - \$10,000..... | 16 | 18 | 19 | 9 |
| \$10,001 or more..... | 11 | 14 | 10 | 7 |
| Other maximum(2)..... | 1 | (3) | 1 | (3) |
| No maximum..... | 31 | 28 | 30 | 36 |

Average(4)

| | | | | |
|---|---------|---------|---------|---------|
| Average flat maximum benefit (per month).... | \$7,277 | \$7,823 | \$7,724 | \$5,841 |
|---|---------|---------|---------|---------|

1 Excludes limits on all disability income, which restrict long-term disability insurance payments if income from all sources exceeds a specified amount.

2 Includes maximums that vary by length of service.

3 Less than 0.5 percent.

4 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 39. Long-term disability insurance: Duration of payments, full-time employees, medium and large private establishments, 1995

| | | | | |
|----------|------------------|---|---------------------------------------|--|
| Duration | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|----------|------------------|---|---------------------------------------|--|

Number (in thousands) with

| | | | | |
|-------------------------------------|--------|-------|-------|-------|
| long-term disability insurance..... | 14,144 | 5,664 | 4,307 | 4,173 |
|-------------------------------------|--------|-------|-------|-------|

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with long-term disability insurance... | 100 | 100 | 100 | 100 |
| For life..... | 3 | 3 | 3 | 3 |
| Until a specified age... | 21 | 17 | 17 | 30 |
| Until retirement..... | 18 | 15 | 20 | 20 |
| Varies by age, (1) one change..... | 6 | 5 | 8 | 4 |
| Varies by age, (1) gradual change..... | 36 | 44 | 37 | 25 |
| Varies by other than age | 2 | 1 | 1 | 6 |
| Other..... | 2 | 2 | 2 | 1 |
| Not determinable..... | 12 | 14 | 12 | 10 |

1 The duration of benefits may be reduced gradually according to a schedule or once at a specified age.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 40. Long-term disability insurance: Eligibility requirements, full-time employees, medium and large private establishments, 1995

| Length of service requirement | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|---------------------------------------|--|
| Number (in thousands) with long-term disability insurance..... | 14,144 | 5,664 | 4,307 | 4,173 |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with long-term disability insurance... | 100 | 100 | 100 | 100 |
| With a service requirement..... | 66 | 59 | 71 | 71 |
| 1 month..... | 17 | 18 | 21 | 11 |
| 2 months..... | 3 | 2 | 3 | 4 |
| 3 months..... | 16 | 12 | 21 | 15 |
| 4 -5 months..... | 1 | (1) | 1 | 1 |

| | | | | |
|---------------------------------------|----|-----|-----|----|
| 6 months..... | 14 | 12 | 11 | 20 |
| 7 - 11 months..... | 3 | (1) | (1) | 9 |
| 12 months..... | 10 | 12 | 9 | 9 |
| Greater than 12 months | 3 | 2 | 5 | 3 |
| Without a service requirement..... | 28 | 36 | 22 | 22 |

Average(2)

| | | | | |
|--|-----|-----|-----|-----|
| Average service requirement (in months) | 6.1 | 5.7 | 6.1 | 6.6 |
|--|-----|-----|-----|-----|

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 41. Medical care benefits: Summary of selected features, full-time employees, medium and large private establishments, 1995

| Item | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|---------------------------------------|--|
| Number (in thousands) with medical care(1)..... | 25,546 | 7,467 | 6,158 | 11,921 |
| Percent | | | | |
| Total with medical care... | 100 | 100 | 100 | 100 |
| Traditional fee-for-service(2)... | 37 | 29 | 30 | 45 |
| Preferred provider organization(3)..... | 34 | 36 | 36 | 33 |
| Prepaid health maintenance organization(4)..... | 27 | 33 | 32 | 21 |
| Retiree coverage available(5)..... | 46 | 51 | 50 | 41 |
| With a service requirement..... | 64 | 51 | 67 | 71 |

1 Plans providing services or payments for services rendered in the hospital or by a physician. Excludes plans that provided only dental, vision or prescription drug coverage.

2 The plan pays for specific medical procedures as expenses are incurred.

3 A preferred provider organization (PPO) is a group of hospitals and physicians that contracts to provide comprehensive medical services. To encourage use of organization members, the health care plan limits reimbursement rates when participants use nonmembers' services.

4 Includes federally qualified (those meeting standards of the Health Maintenance Act of 1973, as amended) and other HMO's delivering comprehensive health care on a prepayment rather than fee-for-service basis.

5 Tabulations cover plans in which insurance was continued for longer than 1 month after retirement. It excludes plans that provide only the retiree's share of premiums for medical insurance under Medicare (Part B).

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 42. Medical care benefits: Coverage for selected services, by type of plan, full-time employees, medium and large private establishments, 1995

| Blue- Clerical and sales employees Categories of care employees | All collar employees and service | | | Professional, techni- cal, and related employees | | |
|--|--|---------|-----------|--|---------|-------|
| | All plans | | | Non-HMO HMO plans | | |
| plans | All plans | Non-HMO | HMO plans | All plans | Non-HMO | HMO |
| plans | plans | plans | plans | plans | plans | plans |
| Number of employees (in thousands)..... | 25,546 | 18,558 | 6,988 | 7,467 | 4,968 | |
| 2,499 | | | | | | |
| 6,158 | 4,170 | 1,988 | 11,921 | 9,419 | 2,502 | |
| Percent | | | | | | |
| Hospital room and board... | 100 | 100 | 100 | 100 | 100 | |
| 100 | | | | | | |
| 100 | 100 | 100 | 100 | 100 | 100 | |

| | | | | | | |
|----------------------------|-----|-----|-----|-----|-----|-----|
| Inpatient surgery..... | 100 | 100 | 100 | 100 | 100 | 100 |
| 100 | | | | | | |
| 100 100 100 | 100 | 100 | 100 | | | |
| Outpatient surgery(1)..... | 100 | 100 | 100 | 100 | 100 | 100 |
| 100 | | | | | | |
| 100 100 100 | 100 | 100 | 100 | | | |
| Inpatient physician visits | 100 | 100 | 100 | 100 | 100 | 100 |
| 100 | | | | | | |
| 100 100 100 | 100 | 100 | 100 | | | |
| Office physician visits... | 100 | 100 | 100 | 100 | 100 | 100 |
| 100 | | | | | | |
| 100 100 100 | 100 | 100 | 100 | | | |
| Diagnostic X-ray and | | | | | | |
| laboratory..... | 100 | 100 | 100 | 100 | 100 | 100 |
| 100 | | | | | | |
| 100 100 100 | 100 | 100 | 100 | | | |
| Extended care(2)..... | 73 | 71 | 80 | 77 | 75 | |
| 80 | | | | | | |
| 71 70 74 | 72 | 69 | 83 | | | |
| Home health care(2)..... | 78 | 73 | 91 | 81 | 76 | |
| 92 | | | | | | |
| 79 73 91 | 75 | 71 | 91 | | | |
| Hospice care..... | 56 | 61 | 44 | 60 | 65 | |
| 49 | | | | | | |
| 54 61 37 | 56 | 59 | 44 | | | |
| Inpatient mental health... | 97 | 98 | 94 | 97 | 99 | |
| 94 | | | | | | |
| 97 98 94 | 97 | 98 | 92 | | | |
| Outpatient mental health.. | 91 | 90 | 95 | 92 | 90 | |
| 96 | | | | | | |
| 94 93 96 | 90 | 89 | 94 | | | |
| Inpatient alcohol | | | | | | |
| detoxification(3)..... | 98 | 97 | 100 | 99 | 99 | |
| 99 | | | | | | |
| 98 97 100 | 98 | 97 | 100 | | | |
| Inpatient alcohol | | | | | | |
| rehabilitation(4)..... | 77 | 81 | 66 | 77 | 81 | |
| 69 | | | | | | |
| 76 83 61 | 77 | 80 | 66 | | | |
| Outpatient alcohol | | | | | | |
| rehabilitation(4)..... | 81 | 81 | 80 | 82 | 81 | |
| 83 | | | | | | |
| 81 84 77 | 80 | 80 | 80 | | | |
| Inpatient drug | | | | | | |
| detoxification..... | 97 | 97 | 98 | 98 | 98 | |
| 99 | | | | | | |
| 96 96 96 | 97 | 96 | 100 | | | |
| Inpatient drug | | | | | | |
| rehabilitation..... | 76 | 80 | 65 | 77 | 81 | |
| 69 | | | | | | |
| 75 83 60 | 76 | 79 | 65 | | | |
| Outpatient drug | | | | | | |
| rehabilitation..... | 80 | 81 | 80 | 81 | 80 | |
| 83 | | | | | | |
| 81 83 77 | 79 | 79 | 80 | | | |
| Hearing care(5)..... | 33 | 12 | 87 | 39 | 14 | |
| 89 | | | | | | |

| | | | | | | | |
|---------------------|----|----|----|----|----|----|----|
| 35 | 10 | 88 | 28 | 13 | 85 | | |
| Physical exam..... | | | 56 | 40 | 98 | 63 | 45 |
| 99 | | | | | | | |
| 57 | 38 | 96 | 50 | 37 | 99 | | |
| Well-baby care..... | | | 60 | 46 | 97 | 65 | 49 |
| 99 | | | | | | | |
| 62 | 46 | 94 | 56 | 44 | 98 | | |
| Immunization and | | | | | | | |
| inoculation..... | | | 47 | 31 | 91 | 53 | 33 |
| 93 | | | | | | | |
| 46 | 25 | 90 | 44 | 32 | 91 | | |

1 Charges incurred in the outpatient department of a hospital and outside the hospital.

2 Some plans provide this care only to a patient who was previously hospitalized and is recovering without need of the extensive care provided by a general hospital.

3 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

4 Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

5 Plans provide, as a minimum, coverage for hearing examination expenses.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 43. Non-health maintenance organizations: Coverage for selected services, full-time employees, medium and large private establishments, 1995

| Category of care and extent of coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|------------------|---|------------------------------------|--|
| Percent | | | | |
| Hospital room and board | | | | |
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 6 | 6 | 7 | 5 |
| Subject to separate limits only(1)..... | 3 | 1 | 3 | 4 |
| Subject to separate limits plus major medical..... | 22 | 27 | 21 | 20 |
| Major medical only(2)... | 69 | 65 | 69 | 70 |

Inpatient surgery

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 11 | 13 | 10 | 11 |
| Subject to separate limits only(1)..... | 1 | (3) | 1 | 2 |
| Subject to separate limits plus major medical..... | 6 | 5 | 6 | 6 |
| Major medical only(2)... | 82 | 81 | 83 | 81 |

Outpatient surgery(4)

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 12 | 13 | 12 | 12 |
| Subject to separate limits only(1)..... | 2 | 1 | 2 | 3 |
| Subject to separate limits plus major medical..... | 6 | 6 | 7 | 6 |
| Major medical only(2)... | 80 | 80 | 80 | 79 |

Inpatient physician visits

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 10 | 10 | 9 | 9 |
| Subject to separate limits only(1)..... | 1 | 1 | (3) | 2 |
| Subject to separate limits plus major medical..... | 8 | 10 | 8 | 7 |
| Major medical only(2)... | 81 | 80 | 83 | 82 |

Office physician visits

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 2 | 1 | 1 | 3 |
| Subject to separate limits only(1)..... | 16 | 17 | 18 | 13 |
| Subject to separate limits plus major medical..... | 16 | 21 | 18 | 13 |
| Major medical only(2)... | 66 | 61 | 62 | 71 |

Diagnostic x-ray and
laboratory

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 13 | 14 | 13 | 12 |
| Subject to separate limits only(1)..... | 1 | 1 | 1 | 2 |
| Subject to separate limits plus major medical..... | 9 | 10 | 7 | 10 |
| Major medical only(2)... | 77 | 76 | 79 | 76 |

1 Separate limits apply to individual categories of care; e.g., separate limits on benefits for hospitalization. Limits may be set in terms of dollar or day ceilings on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

2 Major medical limits are expressed only in terms of total benefits payable under the plan, rather than for individual categories of care. Limits are set as deductibles, coinsurance percentages, and overall dollar limits on plan benefits.

3 Less than 0.5 percent.

4 Charges incurred in the outpatient department of a hospital and outside of the hospital.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 44. Non-health maintenance organizations: Coverage for alternatives to hospital care, full-time employees, medium and large private establishments, 1995

| Category of care and extent of coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|------------------|---|------------------------------------|--|
| Percent | | | | |
| Extended care(1) | | | | |
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 2 | 2 | 2 | 2 |
| Subject to separate limits only(2)..... | 9 | 10 | 9 | 9 |
| Subject to separate limits plus major medical..... | 70 | 65 | 70 | 72 |
| Major medical only(3)... | 19 | 23 | 19 | 17 |
| Home health care(1) | | | | |
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 6 | 9 | 6 | 5 |
| Subject to separate limits only(2)..... | 9 | 9 | 7 | 8 |
| Subject to separate limits plus major medical..... | 54 | 52 | 57 | 53 |
| Major medical only(3)... | 31 | 30 | 30 | 33 |

Hospice care

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 9 | 11 | 8 | 7 |
| Subject to separate limits only(2)..... | 7 | 9 | 5 | 8 |
| Subject to separate limits plus major medical..... | 42 | 37 | 51 | 40 |
| Major medical only(3)... | 42 | 43 | 36 | 45 |

1 Some plans provide this care only to a patient who was previously hospitalized and is recovering without need of the extensive care provided by a general hospital.

2 Separate limits apply to individual categories of care; e.g., separate limits or benefits for extended care. Limits may be set in terms of dollar or day ceilings on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

3 Major medical limits are expressed in terms of total benefits payable under the plan, rather than for individual categories of care. Limits are set as deductibles, coinsurance percentages, and overall dollar limits on plan benefits.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 45. Non-health maintenance organizations: Coverage for mental health and substance abuse treatment, full-time employees, medium and large private establishments, 1995

| Category of care and extent of coverage | All employees | Profes- sional, Clerical and sales techni- cal, and related employees | Blue- collar and service employees | |
|--|------------------|--|--|-----|
| Percent | | | | |
| Inpatient mental health | | | | |
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 2 | 2 | 2 | 3 |
| Subject to separate limits only(1)..... | 16 | 13 | 13 | 19 |
| Subject to separate limits plus major medical..... | 66 | 66 | 73 | 63 |
| Major medical only(2)... | 15 | 19 | 12 | 15 |

Outpatient mental health

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 1 | 1 | 1 | 1 |
| Subject to separate limits only(1)..... | 19 | 17 | 15 | 21 |
| Subject to separate limits plus major medical..... | 78 | 79 | 81 | 75 |
| Major medical only(2)... | 3 | 3 | 3 | 3 |

Inpatient alcohol
detoxification(3)

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 3 | 3 | 3 | 3 |
| Subject to separate limits only(1)..... | 17 | 15 | 15 | 19 |
| Subject to separate limits plus major medical..... | 65 | 66 | 71 | 63 |
| Major medical only(2)... | 15 | 16 | 12 | 15 |

Inpatient alcohol
rehabilitation(4)

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 2 | 2 | 2 | 2 |
| Subject to separate limits only(1)..... | 21 | 21 | 18 | 22 |
| Subject to separate limits plus major medical..... | 73 | 72 | 77 | 71 |
| Major medical only(2)... | 4 | 5 | 3 | 5 |

Outpatient alcohol
rehabilitation(4)

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 1 | 2 | 1 | 1 |
| Subject to separate limits only(1)..... | 22 | 20 | 18 | 24 |
| Subject to separate limits plus major medical..... | 75 | 76 | 78 | 72 |
| Major medical only(2)... | 3 | 2 | 3 | 3 |

Inpatient drug
detoxification(3)

| | | | | |
|--|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 3 | 3 | 3 | 3 |
| Subject to separate limits only(1)..... | 17 | 15 | 14 | 19 |
| Subject to separate limits plus major | | | | |

| | | | | |
|--|-----|-----|-----|-----|
| medical..... | 66 | 66 | 71 | 63 |
| Major medical only(2)... | 15 | 16 | 12 | 15 |
| Inpatient drug rehabilitation(4) | | | | |
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 2 | 2 | 2 | 2 |
| Subject to separate limits only(1)..... | 20 | 19 | 17 | 22 |
| Subject to separate limits plus major medical..... | 73 | 73 | 77 | 71 |
| Major medical only(2)... | 5 | 5 | 4 | 4 |
| Outpatient drug rehabilitation(4) | | | | |
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 1 | 1 | 1 | 1 |
| Subject to separate limits only(1)..... | 21 | 20 | 18 | 24 |
| Subject to separate limits plus major medical..... | 75 | 77 | 79 | 73 |
| Major medical only(2)... | 2 | 2 | 2 | 3 |

1 Separate limits apply to individual categories of care; e.g., separate limits or benefits for inpatient mental health. Limits may be set in terms of dollar or day ceilings on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

2 Major medical limits are expressed only in terms of total benefits payable under the plan, rather than for individual categories of care. Limits are set as deductibles, coinsurance percentages, and overall dollar limits on plan benefits.

3 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

4 Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 46. Health maintenance organizations: Coverage for selected services, full-time employees, medium and large private establishments, 1995

| Category of care and | All | Profes- sional, techni- | Clerical and sales | Blue- collar and |
|----------------------|-----|-------------------------------|-----------------------|------------------------|
|----------------------|-----|-------------------------------|-----------------------|------------------------|

| | | | |
|--------------------|-----------|--------------------|-----------|
| extent of coverage | employees | cal, and employees | service |
| | | related | employees |
| | | employees | |

Percent

Hospital room and board

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 77 | 81 | 78 | 73 |
| Subject to limits(1).... | 23 | 19 | 22 | 27 |

Inpatient surgery

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 92 | 92 | 94 | 91 |
| Subject to limits(1).... | 8 | 8 | 6 | 9 |

Outpatient surgery(2)

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 80 | 84 | 77 | 79 |
| Subject to limits(1).... | 20 | 16 | 23 | 21 |

Inpatient physician visits

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 94 | 94 | 96 | 94 |
| Subject to limits(1).... | 6 | 6 | 4 | 6 |

Office physician visits

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 13 | 13 | 14 | 11 |
| Subject to limits(1).... | 87 | 87 | 86 | 89 |

Diagnostic x-ray and
laboratory services

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 94 | 95 | 95 | 93 |
| Subject to limits(1).... | 6 | 5 | 5 | 7 |

1 Limits may be set in terms of dollar or day ceilings on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

2 Charges incurred in the outpatient department of a hospital and outside of the hospital

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 47. Health maintenance organizations: Coverage for alternatives to hospital care, full-time employees, medium and large private establishments, 1995

| Category of care and extent of coverage | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Percent | | | | |
| Extended care(1) | | | | |
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 14 | 16 | 13 | 13 |
| Subject to limits(2).... | 86 | 84 | 87 | 87 |
| Home health care(1) | | | | |
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 76 | 78 | 78 | 73 |
| Subject to limits(2).... | 24 | 22 | 22 | 27 |
| Hospice care | | | | |
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 61 | 68 | 55 | 57 |
| Subject to limits(2).... | 39 | 32 | 45 | 43 |

1 Some plans provide this care only to a patient who was previously hospitalized and is recovering without need of the extensive care provided by a general hospital.

2 Limits may be set in terms of dollar or day ceilings on benefits, a requirement that the participant pay a percentage of cost (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 48. Health maintenance organizations: Coverage for mental health and substance abuse treatment, full-time employees, medium and large private establishments, 1995

| Category of care and extent of coverage | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
|---|---------------|--|------------------------------|-----------------------------------|

Percent

Inpatient mental health

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 8 | 11 | 6 | 5 |
| Subject to limits(1).... | 92 | 89 | 94 | 95 |

Outpatient mental health

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 1 | 1 | 3 | (2) |
| Subject to limits(1).... | 99 | 99 | 97 | 100 |

Inpatient alcohol
detoxification(3)

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 35 | 38 | 39 | 29 |
| Subject to limits(1).... | 65 | 62 | 61 | 71 |

Inpatient alcohol
rehabilitation(4)

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 10 | 11 | 10 | 8 |
| Subject to limits(1).... | 90 | 89 | 90 | 92 |

Outpatient alcohol
rehabilitation(4)

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 5 | 5 | 7 | 2 |
| Subject to limits(1).... | 95 | 95 | 93 | 98 |

Inpatient drug
detoxification(3)

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 36 | 38 | 40 | 29 |
| Subject to limits(1).... | 64 | 62 | 60 | 71 |

Inpatient drug
rehabilitation(4)

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 9 | 11 | 9 | 7 |
| Subject to limits(1).... | 91 | 89 | 91 | 93 |

Outpatient drug
rehabilitation(4)

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Total with coverage..... | 100 | 100 | 100 | 100 |
|--------------------------|-----|-----|-----|-----|

| | | | | |
|--------------------------|----|----|----|----|
| Covered in full..... | 4 | 4 | 7 | 2 |
| Subject to limits(1).... | 96 | 96 | 93 | 98 |

1 Limits may be set in terms of dollar or day ceilings on benefits, a requirement that the participant pay a percentage of cost (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

2 Less than 0.5 percent.

3 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

4 Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 49. Medical care benefits:(1) Fee arrangement and financial intermediary, full-time employees, medium and large private establishments, 1995

| Fee arrangement | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employ- ees | Blue- collar and service employees |
|--|---------------|---|---|--|
| Number (in thousands) with medical care..... | 25,546 | 7,467 | 6,158 | 11,921 |
| Percent | | | | |
| Total with medical care... | 100 | 100 | 100 | 100 |
| Traditional | | | | |
| fee-for-service(2)... | 37 | 29 | 30 | 45 |
| Self insured(3)..... | 26 | 20 | 20 | 33 |
| With administrative services only | | | | |
| contract(4)..... | 15 | 13 | 11 | 19 |
| Without administrative services only | | | | |
| contract..... | 11 | 7 | 9 | 14 |
| Commercial insurance company..... | 6 | 5 | 6 | 6 |
| Blue Cross/Blue Shield | 5 | 5 | 5 | 6 |
| Combined financed(5).. <td>(6)</td> <td>(6)</td> <td>(6)</td> <td>(6)</td> | (6) | (6) | (6) | (6) |

Preferred provider

| | | | | |
|---|-----|-----|-----|-----|
| organization(7)..... | 34 | 36 | 36 | 33 |
| Self insured(3)..... | 21 | 24 | 25 | 18 |
| With administrative services only contract(4)..... | 14 | 15 | 19 | 11 |
| Without administrative services only contract..... | 7 | 9 | 6 | 7 |
| Commercial insurance company..... | 9 | 7 | 6 | 11 |
| Blue Cross/Blue Shield | 4 | 4 | 4 | 4 |
| Combined financed(5)..< | (6) | (6) | (6) | (6) |
| Health maintenance organization(8)..... | 27 | 33 | 32 | 21 |
| Commercial insurance company..... | 6 | 6 | 7 | 4 |
| Blue Cross/Blue Shield | 3 | 4 | 3 | 3 |
| Independent organization(9).... | 18 | 24 | 23 | 13 |
| Combined financed(5)..< | (6) | - | (6) | (6) |
| Other(10)..... | 1 | 1 | 2 | 1 |

1 Plans providing services or payments for services rendered in the hospital or by a physician. Excludes plans that provided only dental, vision, or prescription drug coverage.

2 These plans pay for specific medical procedures as expenses are incurred.

3 Includes plans that are financed on a pay-as-you-go basis, plans financed through contributions to a trust fund established to pay benefits, and plans operating their own facilities if at least partially financed by employer contributions. Includes plans that are administered by a commercial carrier through Administrative Services Only (ASO) contracts.

4 An arrangement where an establishment pays the cost of benefits, but hires another establishment to handle administrative services.

5 These are plans where the financing comes from two different kinds of financial intermediaries. For example, an establishment contracts with Blue Cross/Blue Shield to pay part of the benefits and a commercial company to pay the other benefits.

6 Less than 0.5 percent.

7 A preferred provider organization (PPO) is a group of hospitals and physicians that contracts to provide comprehensive medical services. To encourage use of organization members, the health care plan limits reimbursement rates when participants use nonmember services.

8 Includes federally qualified (those meeting standards of the Health Maintenance Organization Act of 1973, as amended) and other HMO's delivering comprehensive health care on a prepayment rather than fee-for-service basis.

9 These organizations provide and finance all benefits, but are not affiliated with an insurance company or Blue Cross/Blue Shield.

10 Includes exclusive provider organizations, which are groups of

hospitals and physicians that contract to provide comprehensive medical services. Participants are required to obtain services from members of the organization in order to receive plan benefits.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 50. Health maintenance organizations: Summary of selected features, full-time employees, medium and large private establishments, 1995

| Feature | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) in HMO plans..... | 6,988 | 2,499 | 1,988 | 2,502 |
| | Percent | | | |
| Total in HMO plans..... | 100 | 100 | 100 | 100 |
| Model type: | | | | |
| Group/staff(1)..... | 31 | 32 | 26 | 34 |
| Individual practice association(2)..... | 43 | 45 | 44 | 42 |
| Mixed model(3)..... | 23 | 21 | 28 | 20 |
| Not determinable..... | 3 | 2 | 2 | 4 |
| Point of service feature(4)..... | 15 | 16 | 13 | 15 |
| Federally qualified..... | 65 | 66 | 69 | 61 |
| Limit on copayments(5)..< | 29 | 27 | 24 | 33 |
| Preventive dental care(6)..... | 11 | 13 | 8 | 10 |
| Vision screening or examinations..... | 87 | 87 | 87 | 88 |

1 Care is provided at centralized locations.

2 Care is provided by doctors working out of their offices.

3 When an HMO uses a combination of models--group, staff, and individual association--it is referred to as a mixed model.

4 Enrollees may obtain care from non-HMO providers, with limited reimbursement.

5 In these plans, HMO's limit the dollar amount the individual pays after which coverage is in full. For example, there is a copayment limit of \$1,000 after which the HMO covers all services at 100 percent.

6 Includes dental examinations and/or x-rays only.

NOTE: Where applicable, dash indicates no employees in this category.

Table 51. Non-health maintenance organizations: Amount of individual deductible,(1)
full-time employees, medium and large private establishments, 1995

technical, and
Clerical and sales employees All employees Professional,
Blue-collar and service
employees related employees

| Deductible(2) | | | Pre- | | | | |
|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Pre-ferred All | Fee-ferred All | Pre-ferred All | Pre-ferred All | Fee-ferred All | Pre-ferred All | Fee-ferred All | Pre-ferred All |
| non-HMO | non-HMO | non-HMO | non-HMO | non-HMO | non-HMO | non-HMO | non-HMO |
| plans(3) | plans(3) | plans(3) | plans(3) | plans(3) | plans(3) | plans(3) | plans(3) |
| vider | vider | vider | vider | vider | vider | vider | vider |
| plans(3) | plans(3) | plans(3) | plans(3) | plans(3) | plans(3) | plans(3) | plans(3) |
| organi- | organi- | organi- | organi- | organi- | organi- | organi- | organi- |
| plans | plans | plans | plans | plans | plans | plans | plans |
| zations | zations | zations | zations | zations | zations | zations | zations |

| | | | | | |
|--|--------|-------|-------|-------|-------|
| Number (in thousands) in non-HMO plans..... | 18,558 | 9,430 | 8,770 | 4,968 | 2,187 |
| 2,676 | | | | | |
| 4,170 | 1,858 | 2,218 | 9,419 | 5,385 | 3,876 |

Percent

| | | | | | |
|---|-----|-----|-----|-----|-----|
| Total in non-HMO plans.... | 100 | 100 | 100 | 100 | 100 |
| 100 | | | | | |
| 100 | 100 | 100 | 100 | 100 | 100 |
| Deductible specified.... | 77 | 91 | 63 | 74 | 92 |
| 61 | | | | | |
| 73 | 91 | 60 | 80 | 91 | 67 |
| Deductible on an annual basis(4).... | 76 | 91 | 63 | 73 | 92 |

| | | | | | | | |
|-----|-----------------------|-----|-----|-----|-----|-----|-----|
| 60 | | | | | | | |
| 73 | 91 | 60 | 80 | 91 | 67 | | |
| | Based on earnings(5) | | 8 | 10 | 6 | 8 | 12 |
| 6 | | | | | | | |
| 7 | 10 | 4 | 9 | 10 | 9 | | |
| | Flat dollar amount.. | | 68 | 81 | 57 | 65 | 80 |
| 55 | | | | | | | |
| 66 | 81 | 56 | 70 | 80 | 59 | | |
| | Less than \$100.... | | 2 | 1 | 2 | 2 | 1 |
| 3 | | | | | | | |
| 1 | 1 | 1 | 2 | 2 | 2 | | |
| | \$100..... | | 17 | 20 | 14 | 12 | 15 |
| 10 | | | | | | | |
| 14 | 18 | 11 | 20 | 23 | 18 | | |
| | \$101 - \$149..... | | (6) | (6) | (6) | (6) | 1 |
| - | | | | | | | |
| (6) | - | (6) | (6) | (6) | - | | |
| | \$150..... | | 9 | 11 | 7 | 9 | 11 |
| 7 | | | | | | | |
| 7 | 6 | 7 | 10 | 12 | 6 | | |
| | \$151 - \$199..... | | (6) | (6) | 1 | (6) | (6) |
| (6) | | | | | | | |
| (6) | (6) | 1 | 1 | (6) | 1 | | |
| | \$200..... | | 18 | 19 | 17 | 17 | 19 |
| 16 | | | | | | | |
| 18 | 20 | 16 | 18 | 19 | 17 | | |
| | \$201 - \$249..... | | (6) | (6) | (6) | (6) | (6) |
| - | | | | | | | |
| (6) | (6) | 1 | (6) | (6) | (6) | | |
| | \$250..... | | 8 | 11 | 5 | 9 | 14 |
| 4 | | | | | | | |
| 10 | 15 | 7 | 6 | 9 | 4 | | |
| | \$251 - \$299..... | | (6) | (6) | (6) | (6) | (6) |
| (6) | | | | | | | |
| (6) | (6) | (6) | (6) | (6) | - | | |
| | \$300..... | | 5 | 5 | 6 | 6 | 6 |
| 6 | | | | | | | |
| 5 | 6 | 4 | 5 | 4 | 7 | | |
| | Over \$300..... | | 9 | 12 | 6 | 10 | 13 |
| 7 | | | | | | | |
| 11 | 15 | 8 | 7 | 10 | 4 | | |
| | Other..... | | (6) | (6) | (6) | (6) | (6) |
| 1 | | | | | | | |
| (6) | (6) | - | (6) | 1 | - | | |
| | No deductible..... | | 23 | 8 | 36 | 26 | 7 |
| 39 | | | | | | | |
| 26 | 7 | 40 | 20 | 9 | 33 | | |
| | Not determinable..... | | (6) | 1 | (6) | (6) | (6) |
| (6) | | | | | | | |
| 1 | 1 | 1 | (6) | (6) | (6) | | |

Average(7)

| | | | | | |
|----------------------------|-------|-------|-------|-------|-------|
| Average annual deductible. | \$247 | \$264 | \$222 | \$264 | \$285 |
|----------------------------|-------|-------|-------|-------|-------|

\$239
 \$273 \$295 \$247 \$229 \$245 \$199

1 The deductible is the amount of covered expenses that an individual must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expense, such as a deductible for each hospital admission, were excluded from this tabulation.

2 Amount of deductible described is for each insured person. However, many plans contain a maximum family deductible. In some plans, the individual and the family deductibles are identical. If the deductible applied only to dependents' coverage, it was not tabulated.

3 These plans include fee-for-service, preferred provider organizations, and exclusive provider organizations.

4 Deductibles are calculated on an annual basis, with the enrollee responsible for satisfying a new deductible requirement each plan year.

5 These plans have deductibles that vary by the amount of the participant's earnings. A typical provision is 1 percent of annual earnings with a maximum deductible of \$150.

6 Less than 0.5 percent.

7 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 52. Non-health maintenance organizations: Relationship of individual and family deductibles,(1) full-time employees, medium and large private establishments, 1995

| | | | All employees | | | Professional, | |
|---------------------------------------|--|--|-------------------------|--|--|-------------------|--|
| technical, and | | | Blue-collar and service | | | related employees | |
| Clerical and sales employees | | | | | | | |
| employees | | | | | | | |
| Relationship of individual and family | | | | | | | |
| Pre- | | | Pre- | | | Pre- | |
| Pre- | | | Pre- | | | Pre- | |
| deductibles | | | All | | | All | |
| ferred | | | All | | | All | |
| All | | | non-HMO | | | non-HMO | |
| pro- | | | non-HMO | | | non-HMO | |
| non-HMO | | | non-HMO | | | non-HMO | |

| | | | | | | | |
|----------|---------|-------|----------|---------|---------|----------|---------|
| vider | | | plans(2) | service | vider | plans(2) | service |
| plans(2) | service | vider | plans(2) | service | vider | | |
| organi- | | | | plans | organi- | | plans |
| plans | organi- | | plans | organi- | | | |
| | | | | | zations | | |
| zations | | | | | | | |
| zations | | | zations | | | | |

| | | | | | | | |
|--------------------------|-------|-------|--------|-------|-------|-------|-------|
| Number (in thousands) in | | | | | | | |
| non-HMO plans..... | | | 18,558 | 9,430 | 8,770 | 4,968 | 2,187 |
| 2,676 | | | | | | | |
| 4,170 | 1,858 | 2,218 | 9,419 | 5,385 | 3,876 | | |

Percent

| | | | | | | | |
|----------------------------|-----|-----|-----|-----|-----|-----|-----|
| Total with non-HMO plans.. | | | 100 | 100 | 100 | 100 | 100 |
| 100 | | | | | | | |
| 100 | 100 | 100 | 100 | 100 | 100 | | |
| Individual and family | | | | | | | |
| deductibles specified | | | 61 | 70 | 53 | 60 | 72 |
| 53 | | | | | | | |
| 60 | 72 | 51 | 62 | 68 | 55 | | |
| Family deductible is | | | | | | | |
| multiple of | | | | | | | |
| individual | | | | | | | |
| deductible(3)..... | | | 52 | 62 | 43 | 53 | 63 |
| 46 | | | | | | | |
| 50 | 64 | 39 | 53 | 61 | 43 | | |
| 1 times..... | | | (4) | 1 | (4) | (4) | (4) |
| (4) | | | | | | | |
| (4) | (4) | (4) | 1 | 1 | (4) | | |
| 1.1 to 1.9 times.... | | | (4) | (4) | (4) | 1 | 1 |
| 1 | | | | | | | |
| (4) | 1 | (4) | (4) | (4) | (4) | | |
| 2 times..... | | | 22 | 27 | 18 | 24 | 29 |
| 21 | | | | | | | |
| 21 | 28 | 16 | 22 | 26 | 17 | | |
| 2.1 to 2.4 times.... | | | 1 | 2 | - | 1 | 2 |
| - | | | | | | | |
| 2 | 3 | - | 1 | 1 | - | | |
| 2.5 times..... | | | 2 | 2 | 3 | 3 | 3 |
| 2 | | | | | | | |
| 2 | 3 | 2 | 3 | 2 | 4 | | |
| 2.6 to 2.9 times.... | | | 1 | 1 | 1 | 1 | 1 |
| 1 | | | | | | | |
| (4) | (4) | 1 | 1 | 2 | (4) | | |
| 3 times..... | | | 24 | 27 | 21 | 23 | 26 |
| 21 | | | | | | | |
| 24 | 28 | 20 | 24 | 27 | 22 | | |
| Greater than 3 times | | | 1 | 1 | - | (4) | (4) |

| | | | | | | | |
|-----|---|-----|-----|-----|-----|-----|-----|
| - | | | | | | | |
| (4) | 1 | - | 1 | 2 | - | | |
| | Specified number of individual deductibles must be met to satisfy family deductible(5)..... | | | | | | |
| 6 | | | 9 | 8 | 10 | 8 | 9 |
| 10 | 8 | 12 | 9 | 7 | 12 | | |
| | Less than 3 individual deductibles..... | | | | | | |
| 2 | | | 4 | 4 | 4 | 3 | 4 |
| 4 | 4 | 5 | 4 | 3 | 5 | | |
| | 3 individual deductibles..... | | | | | | |
| 4 | | | 5 | 4 | 6 | 5 | 6 |
| 6 | 4 | 8 | 5 | 3 | 7 | | |
| | More than 3 individual deductibles..... | | | | | | |
| (4) | | | (4) | (4) | (4) | (4) | (4) |
| (4) | - | (4) | (4) | (4) | (4) | | |
| | No individual and/or family deductible.... | | | | | | |
| 47 | | | 39 | 30 | 46 | 39 | 28 |
| 39 | 26 | 48 | 38 | 32 | 45 | | |
| (4) | Not determinable..... | | | | | | |
| | | | (4) | 1 | (4) | (4) | (4) |
| 1 | 1 | 1 | (4) | (4) | (4) | | |

1 Deductibles are calculated on an annual basis with the enrollee responsible for satisfying a new deductible requirement each plan year.

2 These plans include fee-for-service, preferred provider organizations, and exclusive provider organizations.

3 For example, the individual deductible requirement is \$100 while the family deductible requirement is \$300.

4 Less than 0.5 percent.

5 For example, the individual requirement is \$100 and three individual deductibles must be met to satisfy the family requirement.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 53. Non-health maintenance organizations: Coinsurance rates, full-time employees, medium and large private establishments, 1995

technical, and All employees Professional,

| | | |
|------------------------------|-------------------------|-------------------|
| Clerical and sales employees | Blue-collar and service | related employees |
| employees | | |

| | | | | | | | |
|----------------------|--|------------------------|------------------------|-----------------------|------------------------|----------------------|-----------------------|
| Pre-ferred All | Coinsurance Fee-ferred for-pro-vider HMO | Pre-ferred All non-HMO | Pre-ferred All non-HMO | Fee-for-service plans | Pre-ferred All non-HMO | All non-HMO | Fee-for-service plans |
| organizational plans | organizational plans | organizational plans | organizational plans | organizational plans | organizational plans | organizational plans | organizational plans |

| | | | | | | | | | |
|---|-------|-------|-------|-------|--------|-------|-------|-------|-------|
| Number (in thousands) in non-HMO plans..... | 2,676 | 4,170 | 1,858 | 2,218 | 18,558 | 9,430 | 8,770 | 4,968 | 2,187 |
|---|-------|-------|-------|-------|--------|-------|-------|-------|-------|

Percent

| | | | | | | | |
|----------------------------|-----|-----|-----|-----|-----|-----|-----|
| Total with non-HMO plans.. | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| With coinsurance(2)..... | 84 | 95 | 75 | 80 | 95 | | |
| Coinsurance rate(3) | | | | | | | |
| 80 percent..... | 60 | 82 | 38 | 54 | 81 | | |
| 85 percent..... | 4 | 4 | 4 | 3 | 4 | | |
| 90 percent..... | 16 | 4 | 30 | 19 | 6 | | |
| Other percent..... | 3 | 5 | 2 | 3 | 5 | | |
| Varies(4)..... | (5) | (5) | - | - | - | | |

| | | | | | | | |
|--------------------------|---|----|-----|-----|----|----|---|
| (5) | 1 | - | (5) | (5) | - | | |
| Without coinsurance(6).. | | | 16 | 5 | 25 | 20 | 5 |
| 31 | | | | | | | |
| 15 | 4 | 21 | 15 | 6 | 24 | | |

1 These plans include fee-for-service, preferred provider organizations, and exclusive provider organizations.

2 Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is at 100 percent.

3 A few plans have more than one coinsurance rate. In those cases, the coinsurance rate shown is that which applies to the majority of benefits under the plan.

4 The overall coinsurance rate varies by specified dollar amount of expenses. For example, 80 percent coverage up to \$5,000 and 90 percent thereafter.

5 Less than 0.5 percent.

6 Includes plans with overall benefit limitations, such as maximum dollar amounts and deductibles, where the coinsurance rate is 100 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 54. Non-health maintenance organizations: Maximum out-of-pocket expense provisions, full-time employees, medium and large private establishments, 1995

| | | | | | | |
|------------------------------|--|--|-------------------------|--|-------------------|--|
| | | | All employees | | Professional, | |
| technical, and | | | | | | |
| Clerical and sales employees | | | Blue-collar and service | | | |
| employees | | | | | related employees | |

| | | | | | | | |
|----------|---------|--------|----------|---------|---------|----------|---------|
| | Item | | | | Pre- | | |
| Pre- | | | | | | | |
| Pre- | | | Pre- | Fee- | ferred | All | Fee- |
| ferred | | | All | | | | |
| All | Fee- | ferred | All | Fee- | ferred | non-HMO | for- |
| pro- | | | non-HMO | for- | pro- | | |
| non-HMO | for- | pro- | plans(1) | service | vider | plans(1) | service |
| vider | | | | | | | |
| plans(1) | service | vider | plans(1) | service | vider | | |
| organi- | | | | plans | organi- | | plans |

| plans | organi- | | plans | organi- | zations | | |
|---|---------|-------|---------|---------|---------|-------|-------|
| zations | | | zations | | | | |
| Number (in thousands) with non-HMO plans..... | | | 18,558 | 9,430 | 8,770 | 4,968 | 2,187 |
| 2,676 | | | | | | | |
| 4,170 | 1,858 | 2,218 | 9,419 | 5,385 | 3,876 | | |
| Percent | | | | | | | |
| Total with non-HMO plans.. | | | 100 | 100 | 100 | 100 | 100 |
| 100 | | | | | | | |
| 100 | 100 | 100 | 100 | 100 | 100 | | |
| With limit on out-of-pocket expense | | | 83 | 88 | 79 | 81 | 90 |
| 74 | | | | | | | |
| 85 | 90 | 81 | 83 | 86 | 80 | | |
| With an annual dollar maximum on out-of-pocket expense(2)..... | | | 71 | 77 | 66 | 71 | 80 |
| 64 | | | | | | | |
| 71 | 79 | 65 | 72 | 75 | 69 | | |
| Per individual: | | | | | | | |
| \$1 - \$299..... | | | 1 | 1 | 1 | 2 | 2 |
| 3 | | | | | | | |
| 1 | 1 | 1 | 1 | 1 | 1 | | |
| \$300..... | | | 1 | (3) | 1 | (3) | 1 |
| (3) | | | | | | | |
| 1 | 1 | 1 | 1 | (3) | 2 | | |
| \$301 - \$399..... | | | (3) | - | (3) | (3) | - |
| (3) | | | | | | | |
| (3) | - | (3) | (3) | - | (3) | | |
| \$400..... | | | 4 | 4 | 3 | 3 | 4 |
| 2 | | | | | | | |
| 3 | 4 | 3 | 4 | 4 | 4 | | |
| \$401 - \$499..... | | | (3) | (3) | (3) | (3) | (3) |
| (3) | | | | | | | |
| (3) | - | (3) | (3) | (3) | (3) | | |
| \$500..... | | | 6 | 5 | 7 | 6 | 5 |
| 6 | | | | | | | |
| 6 | 5 | 8 | 6 | 6 | 6 | | |
| \$501 - \$749..... | | | 3 | 5 | 2 | 2 | 3 |
| 2 | | | | | | | |
| 4 | 7 | 1 | 4 | 6 | 2 | | |
| \$750 - \$999..... | | | 6 | 5 | 7 | 8 | 9 |
| 8 | | | | | | | |
| 6 | 4 | 8 | 4 | 4 | 5 | | |
| \$1,000..... | | | 18 | 15 | 21 | 16 | 16 |
| 16 | | | | | | | |
| 16 | 16 | 17 | 19 | 13 | 27 | | |

| | | | | | | |
|-----|--|-----|-----|-----|-----|----|
| 6 | \$1,001 - \$1,499... | 7 | 9 | 6 | 7 | 9 |
| 9 | 12 7 | 6 | 7 | 5 | | |
| 8 | \$1,500 - \$1,999... | 11 | 15 | 8 | 11 | 14 |
| 9 | 10 8 | 13 | 17 | 7 | | |
| 8 | \$2,000..... | 8 | 8 | 7 | 7 | 5 |
| 8 | 9 7 | 8 | 9 | 6 | | |
| 5 | \$2,000 or greater. | 7 | 9 | 5 | 8 | 13 |
| 8 | 11 5 | 6 | 7 | 5 | | |
| - | Per family: | | | | | |
| (3) | \$1 - \$499..... | 1 | 1 | - | (3) | 1 |
| 4 | 1 - | 1 | 1 | - | | |
| 2 | \$500 - \$749..... | 2 | 2 | 2 | 3 | 2 |
| 1 | 4 1 | 1 | 1 | 1 | | |
| 2 | \$750 - \$999..... | 1 | 2 | 1 | 1 | 2 |
| 4 | 3 (3) | 1 | 1 | 1 | | |
| 4 | \$1,000..... | 4 | 3 | 4 | 3 | 2 |
| 1 | 3 5 | 4 | 3 | 5 | | |
| 1 | \$1,001 - \$1,249... | 1 | 1 | 1 | 1 | 1 |
| 1 | 1 1 | 2 | 2 | 2 | | |
| (3) | \$1,250 - \$1,499... | (3) | 1 | (3) | (3) | 1 |
| 1 | 1 (3) | (3) | (3) | (3) | | |
| 2 | \$1,500..... | 2 | 3 | 1 | 3 | 4 |
| 1 | 2 1 | 2 | 3 | 1 | | |
| 4 | \$1,501 - \$1,999... | 2 | 2 | 3 | 3 | 2 |
| 3 | 2 4 | 2 | 1 | 2 | | |
| 8 | \$2,000..... | 6 | 5 | 7 | 8 | 7 |
| 6 | 5 6 | 6 | 4 | 7 | | |
| 11 | \$2,001 - \$2,999... | 7 | 8 | 6 | 9 | 8 |
| 7 | 11 3 | 6 | 7 | 4 | | |
| 7 | \$3,000..... | 11 | 11 | 10 | 8 | 9 |
| 7 | 6 7 | 14 | 14 | 14 | | |
| 10 | \$3,001 or greater. | 12 | 13 | 10 | 13 | 16 |
| 13 | 16 10 | 11 | 12 | 9 | | |
| 9 | No family maximum. | 15 | 17 | 13 | 13 | 19 |
| 15 | 16 15 | 16 | 17 | 15 | | |
| 5 | Family maximum cannot be computed(4).... | 8 | 8 | 8 | 6 | 6 |
| 10 | 8 12 | 8 | 8 | 8 | | |

| | | | | | | | |
|-----|--|-----|-----|-----|-----|-----|-----|
| | Annual maximum on out-of-pocket expense based on earnings..... | | 9 | 8 | 10 | 8 | 8 |
| 8 | | | | | | | |
| 11 | 8 | 15 | 8 | 7 | 9 | | |
| | Annual maximum on out-of-pocket expense varies by coinsurance rate(5) | | 3 | 4 | 2 | 2 | 3 |
| 1 | | | | | | | |
| 2 | 4 | 1 | 3 | 4 | 2 | | |
| | Other..... | | (3) | (3) | (3) | (3) | (3) |
| (3) | | | | | | | |
| (3) | (3) | (3) | (3) | (3) | - | | |
| | No out-of-pocket expense required(6)..... | | 6 | 3 | 9 | 5 | 2 |
| 8 | | | | | | | |
| 5 | 2 | 8 | 7 | 5 | 11 | | |
| | No limit on out-of-pocket expense | | 11 | 9 | 11 | 14 | 8 |
| 17 | | | | | | | |
| 9 | 8 | 9 | 10 | 9 | 9 | | |
| | Not determinable..... | | (3) | (3) | 1 | (3) | (3) |
| 1 | | | | | | | |
| 1 | (3) | 2 | (3) | (3) | (3) | | |

Average(7)

| | | | | | | |
|---|--|---------|---------|---------|---------|---------|
| Average annual dollar maximum on individual out-of-pocket expense.. | | \$1,358 | \$1,450 | \$1,229 | \$1,419 | \$1,542 |
| \$1,293 | | | | | | |
| \$1,354 | | \$1,439 | \$1,247 | \$1,328 | \$1,414 | \$1,179 |
| Average annual dollar maximum on family out-of-pocket expense.. | | 2,858 | 2,923 | 2,738 | 2,894 | 3,135 |
| 2,654 | | | | | | |
| 2,948 | | 2,980 | 2,878 | 2,801 | 2,807 | 2,736 |

1 These plans include fee-for-service, preferred provider organizations, and exclusive provider organizations.

2 Deductible amounts were excluded from computation of the out-of-pocket dollar limits.

With rare exceptions, an out-of-pocket limit was specified on an annual basis. Few workers were in plans where the expense limit applied to a disability or a period other than a year. Charges for certain services, such as mental health care, may not be counted toward the out-of-pocket maximum.

3 Less than 0.5 percent.

4 These are plans where a family maximum is stated in such a way that it

cannot be computed. For example, the individual out-of-pocket expense is limited to \$1,000 per year and the family out-of-pocket expense is limited to three individuals. The family out-of-pocket expense cannot be computed because each of the three individuals must separately reach an out-of-pocket limit of \$1,000. Thus, if two individuals each reach \$1,000 in their out-of-pocket expenses, and two other family members reach \$900 and \$800 respectively in out-of-pocket expenses, the family out-of-pocket limit would not have been met. A family dollar maximum cannot be computed in this example.

5 Some plans reimburse medical expenses at more than one coinsurance rate. They impose a limit on out-of-pocket expenses by specifying a maximum on covered medical expenses beyond which all expenses are paid at 100 percent.

6 All covered expenses are paid at 100 percent.

7 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 55. Non-health maintenance organizations: Maximum benefit provisions, full-time employees, medium and large private establishments, 1995

| Maximum(1) | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with non-HMO plans..... | 18,558 | 4,968 | 4,170 | 9,419 |
| Percent | | | | |
| Total with non-HMO plans.. | 100 | 100 | 100 | 100 |
| With maximum limits..... | 72 | 68 | 68 | 76 |
| Lifetime maximum only. | 70 | 68 | 67 | 72 |
| Less than \$250,000.. | 2 | (2) | 1 | 3 |
| \$250,000..... | 4 | 1 | 3 | 6 |
| \$250,001 - \$499,999. | 1 | 1 | (2) | 1 |
| \$500,000..... | 6 | 5 | 5 | 7 |
| \$500,001 - \$999,999. | 1 | (2) | 1 | 2 |
| \$1,000,000..... | 47 | 48 | 50 | 45 |

| | | | | |
|---|-----|-----|-----|-----|
| More than \$1,000,000 | 9 | 13 | 7 | 8 |
| Annual or disability maximum only..... | (2) | (2) | 1 | (2) |
| Both lifetime and annual or disability maximums | 1 | 1 | (2) | 2 |
| Other maximum..... | (2) | - | - | (2) |
| Without maximum limits.. | 27 | 31 | 31 | 24 |
| Not determinable..... | 1 | 1 | 1 | (2) |

Average(3)

Average lifetime maximum.. 1026396 1174864 1040008 \$949,870

1 Maximum described is for each insured person. Where the maximum differed for employees and dependents, the employee maximum was tabulated.

2 Less than 0.5 percent.

3 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 56. Medical care benefits: Average major medical provisions, full-time employees, medium and large private establishments, 1995

| Average(1) | All employees | Profes- sional, technical, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|------------------|---|------------------------------------|---|
| Annual deductible(2) | | | | |
| Individual..... | \$247 | \$264 | \$273 | \$229 |
| Family..... | 618 | 635 | 709 | 572 |
| Annual out-of-pocket expense maximum(3) | | | | |
| Individual..... | 1,358 | 1,419 | 1,354 | 1,328 |
| Family..... | 2,858 | 2,894 | 2,948 | 2,801 |
| Lifetime maximum(4)..... | 1,026,396 | 1,174,864 | 1,040,008 | 949,870 |

1 The average is presented for all covered workers; averages exclude workers without the plan provision.

2 The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expense, such as a deductible for each hospital admission, were excluded from this tabulation.

3 The out-of-pocket expense maximum is the amount an individual or family must pay before the plan will pay 100 percent of additional charges.

Deductible amounts were excluded from computation of the out-of-pocket dollar limits. Usually, out-of-pocket limits were specified on an annual basis. Charges for certain services, such as mental health care, may not be counted toward the out-of-pocket maximum.

4 The maximum is the total amount of expenses that the plan will pay. Maximum described is for each insured person. Where the maximum differed for employees and dependents, the employee maximum was tabulated.

Table 57. Preferred provider organizations:(1) Summary of selected features, full-time employees, medium and large private establishments, 1995

| Item | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) in PPO plans..... | 8,770 | 2,676 | 2,218 | 3,876 |
| | Percent | | | |
| Total with PPO plans..... | 100 | 100 | 100 | 100 |
| Services subject to PPO incentive: | | | | |
| Hospital room and board..... | 94 | 96 | 97 | 91 |
| Surgery..... | 92 | 90 | 94 | 92 |
| Physician's in-hospital visits. | 92 | 90 | 93 | 92 |
| Office visits..... | 83 | 83 | 87 | 80 |
| Outpatient prescription drugs. | 39 | 38 | 41 | 39 |
| Type of PPO incentives:(2) | | | | |
| Coinsurance rate differs..... | 92 | 94 | 88 | 93 |
| Lower annual deductible..... | 49 | 46 | 51 | 49 |
| Higher lifetime maximum benefit limit..... | 8 | 8 | 9 | 9 |
| Lower catastrophic maximum limit..... | 54 | 54 | 52 | 55 |
| Lower hospital deductible..... | 18 | 21 | 16 | 17 |
| Office visits copayment..... | 40 | 45 | 44 | 35 |
| Outpatient prescription drugs | | | | |

| | | | | |
|--------------------------|----|----|----|----|
| copayment..... | 20 | 22 | 22 | 19 |
| Discounted for PPO(3)... | 7 | 5 | 11 | 6 |
| Not determinable..... | 1 | 1 | 1 | 2 |

1 A preferred provider organization (PPO) is a group of hospitals and physicians that contract to provide comprehensive medical services. To encourage use of organization members, the health care plan limits reimbursement rates when participants use nonmember services.

2 Sum of individual items is greater than the total because many plan participants were in plans with more than one incentive.

3 The amount of total expenses incurred by the individual is discounted under the PPO. For example, under the non-PPO, total expenses are \$10,000; under the PPO, total expenses are discounted by 10 percent.

NOTE: Where applicable, dash indicates no employees in this category.

Table 58. Preferred provider organizations:(1) Coinsurance rate comparison with traditional fee-for-service plans, full-time employees, medium and large private establishments, 1995

| Item | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) in PPO plans..... | 8,770 | 2,676 | 2,218 | 3,876 |
| Percent | | | | |
| Total with PPO plans..... | 100 | 100 | 100 | 100 |
| Overall coinsurance rate differs based on | | | | |
| PPO(2)..... | 92 | 94 | 88 | 93 |
| 100 vs 80..... | 17 | 15 | 13 | 22 |
| 90 vs 80..... | 9 | 8 | 13 | 8 |
| 100 vs 70..... | 8 | 12 | 7 | 6 |
| 90 vs 70..... | 22 | 18 | 22 | 25 |
| 80 vs 70..... | 8 | 8 | 6 | 8 |
| 80 vs 60..... | 8 | 10 | 8 | 6 |
| Other coinsurance rate | 20 | 23 | 19 | 17 |
| Overall coinsurance rate does not differ based on PPO..... | 7 | 5 | 12 | 5 |
| Not determinable..... | 1 | 1 | 1 | 2 |

1 A preferred provider organization (PPO) is a group of hospitals and physicians that contract to provide comprehensive medical services. To encourage use of organization members, the

health care plan limits reimbursement rates when participants use nonmember services.

2 The first figure is the percentage of covered expenses paid by the plan when a preferred provider is used; the second figure is the percentage of expenses paid by the plan when a non-preferred provider is used.

NOTE: Because of rounding sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 59. Medical care benefits: Availability of managed care benefits, full-time employees, medium and large private establishments, 1995

| Managed care plan | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with medical care..... | 25,546 | 7,467 | 6,158 | 11,921 |
| | Percent | | | |
| Total with medical care... | 100 | 100 | 100 | 100 |
| With managed care benefits..... | 91 | 92 | 92 | 90 |
| Traditional fee-for-service with managed care features(1)..... | 28 | 21 | 22 | 35 |
| Preferred provider organization(2).... | 34 | 36 | 36 | 33 |
| Exclusive provider organization(3).... | 1 | 1 | 2 | 1 |
| Prepaid health maintenance organization(4).... | 27 | 33 | 32 | 21 |
| Without managed care.... | 9 | 8 | 8 | 10 |

1 Fee-for-service plans with preadmission certification or mandatory second surgical opinion features.

2 A preferred provider organization (PPO) is a group of hospitals and physicians that contract to provide comprehensive medical services. To encourage use of organization members, the health care plan limits reimbursement rates when participants use nonmember services.

3 An exclusive provider organization is a group of hospitals and physicians that contract to provide comprehensive medical services. Participants are required to obtain services from

members of the organization to receive plan benefits.

4 A health maintenance organization provides a prescribed set of benefits to enrollees for a fixed payment.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 60. Non-health maintenance organizations: Availability of selected cost containment features, full-time employees, medium and large private establishments, 1995

| Cost containment feature | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) in non-HMO plans..... | 18,558 | 4,968 | 4,170 | 9,419 |
| | Percent | | | |
| Total with non-HMO plans.. | 100 | 100 | 100 | 100 |
| With cost containment features..... | 77 | 74 | 75 | 79 |
| Preadmission certification requirement..... | 65 | 64 | 64 | 67 |
| Utilization or concurrent review.. | 38 | 35 | 39 | 39 |
| Preadmission testing.. | 42 | 40 | 37 | 45 |
| Nonemergency weekend admission restriction..... | 10 | 10 | 9 | 10 |
| Hospital audit program | 7 | 7 | 8 | 6 |
| Other feature..... | (1) | (1) | - | (1) |

1 Less than 0.5 percent.

NOTE: Sum of individual items may be greater than the total because many participants were in plans with more than one type of cost containment feature.

Table 61. Non-health maintenance organizations: Prehospitalization certification requirements, full-time employees, medium and large private establishments, 1995

Profes-
sional, Clerical Blue-
collar

| Managed care plan | All employees | technical, and related employees | and sales employees | and service employees |
|--|---------------|----------------------------------|---------------------|-----------------------|
| Number (in thousands) with preadmission certification..... | 12,119 | 3,165 | 2,690 | 6,264 |
| Percent | | | | |
| Total with preadmission certification..... | 100 | 100 | 100 | 100 |
| Plan does not impose penalty..... | 4 | 6 | 5 | 2 |
| Plan does impose penalty | 96 | 94 | 95 | 98 |
| No benefit..... | 4 | 4 | 4 | 5 |
| Deductible on hospital admission..... | 34 | 32 | 39 | 33 |
| Less than \$100..... | 1 | - | (1) | 1 |
| \$100 - \$199..... | 5 | 5 | 6 | 4 |
| \$200 - \$299..... | 12 | 7 | 15 | 13 |
| \$300 - \$399..... | 6 | 10 | 5 | 4 |
| \$400 - \$499..... | 2 | 3 | 1 | 2 |
| \$500 or greater..... | 9 | 7 | 12 | 9 |
| Reduced coinsurance paid by plan..... | 19 | 18 | 14 | 21 |
| 40 percent..... | (1) | - | (1) | (1) |
| 50 percent..... | 11 | 13 | 6 | 12 |
| 60 percent..... | 2 | 2 | 2 | 1 |
| 80 percent..... | 1 | 1 | 2 | 1 |
| Other percent..... | 5 | 3 | 5 | 6 |
| Reduced coinsurance by | 11 | 13 | 9 | 11 |
| 20 percent..... | 4 | 6 | 4 | 3 |
| 25 percent..... | 1 | 1 | 1 | 1 |
| 50 percent..... | 5 | 6 | 4 | 5 |
| Other percent..... | 1 | 1 | 1 | 2 |
| Reduced coinsurance paid by plan up to maximum deductible on hospital admission..... | 7 | 6 | 5 | 8 |
| Reduced coinsurance and separate deductible per admission..... | 2 | 2 | 1 | 2 |
| Other..... | 4 | 3 | 4 | 5 |
| Penalty not determinable..... | 14 | 15 | 18 | 12 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this

category.

Table 62. Non-health maintenance organizations: Second surgical opinion provisions, full-time employees, medium and large establishments, 1995

| Second surgical opinion | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|---------------------------------|---|
| Number (in thousands) in non-HMO plans..... | 18,558 | 4,968 | 4,170 | 9,419 |
| | Percent | | | |
| Total with non-HMO plans.. | 100 | 100 | 100 | 100 |
| With second surgical opinion program..... | 53 | 55 | 51 | 54 |
| With no penalties for non-compliance..... | 31 | 33 | 31 | 30 |
| With penalties for non-compliance..... | 22 | 21 | 20 | 23 |
| Coinsurance reduced to: | | | | |
| 60 percent..... | 1 | 1 | 2 | 1 |
| 50 percent..... | 9 | 10 | 8 | 9 |
| 40 percent..... | 1 | 2 | 1 | 1 |
| Other..... | 4 | 3 | 4 | 4 |
| Lower schedule of payments..... | (1) | (1) | (1) | (1) |
| No coverage..... | (1) | (1) | (1) | (1) |
| Deductible imposed.. | 3 | 3 | 2 | 4 |
| Other penalties..... | (1) | (1) | (1) | 1 |
| Penalty not determinable..... | 2 | 1 | 2 | 3 |
| No second surgical opinion program(2)... | 47 | 45 | 49 | 46 |

1 Less than 0.5 percent.

2 Includes plans in which documentation does not detail a second surgical opinion program. By definition, managed care plans, such as preferred provider organizations integrate second surgical opinion programs as part of their structure. These managed care plans are quite often responsible for initiating the second surgical opinion program. When this occurs, that program was not tabulated.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 63. Non-health maintenance organizations: Extent of coverage for hospital room and board, full-time employees, medium and large private establishments, 1995

| Extent of coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) in non-HMO plans with hospital room and board coverage..... | 18,558 | 4,968 | 4,170 | 9,419 |
| Percent | | | | |
| Total in non-HMO plans with hospital room and board coverage..... | 100 | 100 | 100 | 100 |
| First dollar coverage only(1)..... | 9 | 8 | 10 | 9 |
| First dollar coverage then major medical..... | 22 | 27 | 21 | 20 |
| Major medical only(2)..... | 69 | 65 | 69 | 70 |

1 Includes plans in which all expenses were reimbursed for the full semiprivate room rate, for a specified dollar amount, or for a limited or unlimited number of days.

2 Major medical limits are expressed only in terms of total benefits payable under the plan rather than for individual categories of care. Limits are set as deductibles, coinsurance percentages, and overall dollar limits on plan benefits.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 64. Non-health maintenance organizations: Types of limitations on hospital room and board coverage, full-time employees, medium and large private establishments, 1995

| Type of coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--------------------------|---------------|---|------------------------------------|--|
| Number (in thousands) in | | | | |

| | | | | |
|--|--------|-------|-------|-------|
| non-HMO plans with hospital room and board coverage..... | 18,558 | 4,968 | 4,170 | 9,419 |
|--|--------|-------|-------|-------|

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total in non-HMO plans with hospital room and board coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 6 | 6 | 7 | 5 |
| Subject to limits other than major medical... | 26 | 29 | 24 | 25 |
| Separate copayment.... | 10 | 14 | 12 | 8 |
| Separate coinsurance.. | 3 | 5 | 2 | 3 |
| Limits on days..... | 13 | 13 | 11 | 15 |
| Per confinement..... | 13 | 13 | 10 | 13 |
| Per year..... | 1 | (1) | 1 | 1 |
| Limit on dollars..... | 3 | 1 | 1 | 4 |
| Other..... | (1) | 1 | (1) | (1) |
| Major medical limits only(2)..... | 69 | 65 | 69 | 70 |

1 Less than 0.5 percent.

2 Major medical limits are expressed only in terms of total benefits payable under the plan rather than for individual categories of care. Limits are set as deductibles, coinsurance percentages, and overall dollar limits on plan benefits.

NOTE: Sum of individual items may be greater than the total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 65. Hospital room and board coverage: Copayment provisions,(1) by type of plan,
full-time employees, medium and large private
establishments, 1995

| | | |
|------------------------------|-------------------------|-------------------|
| | All employees | Professional, |
| technical, and | | |
| Clerical and sales employees | Blue-collar and service | related employees |
| employees | | |

| | | |
|--------------------------------|---------------|----------|
| | Non-HMO plans | Non-HMO |
| plans | | |
| Non-HMO plans | Non-HMO plans | |
| Type of copayment provision | | |
| | HMO | Pre- HMO |
| Pre- | | |
| HMO | Pre- HMO | Pre- |

| | | | | | | | |
|---------------------|---------|--------|-----------|----------------------|---------|----------|-----------------|
| ferred plans(2) | Fee- | ferred | plans(2) | Fee- | ferred | plans(2) | Fee- |
| pro- for- | pro- | | for- | pro- service | vider | | for- service |
| vider service | vider | | service | vider plans(3) | organi- | | plans(3) |
| organi- plans(3) | organi- | | plans(3) | organi- zation(4) | | | |
| zation(4) | | | zation(4) | | | | |

| | | | | | | | |
|---|-----|-----|-------|-----|-------|-----|-----|
| Number (in thousands) with separate copayment..... | | | 1,200 | 534 | 1,220 | 318 | 174 |
| 466 | | | | | | | |
| 365 | 128 | 336 | 518 | 232 | 417 | | |

Percent

| | | | | | | | |
|---------------------------------------|-----|-----|-----|-----|-----|-----|-----|
| Total with separate copayment..... | | | 100 | 100 | 100 | 100 | 100 |
| 100 | | | | | | | |
| 100 | 100 | 100 | 100 | 100 | 100 | | |
| Per confinement..... | | | 83 | 84 | 79 | 85 | 85 |
| 71 | | | | | | | |
| 90 | 83 | 87 | 76 | 83 | 80 | | |
| \$100..... | | | 18 | 30 | 28 | 22 | 19 |
| 28 | | | | | | | |
| 10 | 19 | 38 | 21 | 43 | 21 | | |
| \$200..... | | | 24 | 18 | 17 | 18 | 13 |
| 18 | | | | | | | |
| 42 | 17 | 17 | 15 | 23 | 15 | | |
| \$250..... | | | 13 | 2 | 4 | 13 | 3 |
| (5) | | | | | | | |
| 11 | 2 | 7 | 14 | (5) | 6 | | |
| \$300..... | | | 1 | 25 | 11 | 1 | 37 |
| 10 | | | | | | | |
| 1 | 36 | 4 | 2 | 10 | 18 | | |
| \$400..... | | | 1 | 3 | - | (5) | 2 |
| - | | | | | | | |
| 1 | - | - | 1 | 5 | - | | |
| \$500..... | | | 8 | - | - | 3 | - |
| - | | | | | | | |
| 9 | - | - | 9 | - | - | | |
| Greater than \$500..... | | | 2 | 2 | - | 2 | (5) |
| - | | | | | | | |
| 4 | 7 | - | 1 | (5) | - | | |
| Other..... | | | 16 | 4 | 18 | 26 | 10 |

| | | | | | | | | |
|-----|-------------------------|-----|----|----|-----|----|----|--|
| 15 | | | | | | | | |
| 10 | 2 | 21 | 13 | 1 | 20 | | | |
| | Limited to maximum | | | | | | | |
| | amount per year(6)... | | 10 | 2 | 8 | 9 | 3 | |
| 11 | | | | | | | | |
| 6 | 1 | 2 | 13 | 1 | 10 | | | |
| | Copayment per year..... | | 2 | 6 | 4 | 1 | 5 | |
| 2 | | | | | | | | |
| 2 | 10 | 4 | 2 | 5 | 6 | | | |
| | Copayment per day..... | | 17 | 9 | 21 | 16 | 14 | |
| 31 | | | | | | | | |
| 10 | 6 | 17 | 24 | 6 | 14 | | | |
| | Copayment limited to a | | | | | | | |
| | specified number of | | | | | | | |
| | days..... | | - | 6 | (5) | - | 5 | |
| (5) | | | | | | | | |
| - | 3 | (5) | - | 10 | - | | | |

1 A copayment is the amount of covered expenses that an individual must pay before any charges are paid by the medical care plan.

2 Includes federally qualified (those meeting standards of the Health Maintenance Organization Act of 1973, as amended) and other HMO's delivering comprehensive health care on a prepayment rather than fee-for-service basis.

3 These plans pay for specific medical procedures as expenses are incurred.

4 A preferred provider organization (PPO) is a group of hospitals and physicians that contracts to provide comprehensive medical services. To encourage use of organization members, the health care plan limits reimbursement rates when participants use nonmember services.

5 Less than 0.5 percent.

6 These are plans where a limit is placed on the maximum copayment an individual is responsible for during the year. For example, an individual is subject to a copayment of \$100 per confinement with a limit of \$300 per year.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 66. Non-health maintenance organizations: Extent of coverage for extended care facilities, full-time employees, medium and large private establishments, 1995

| Extent of coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) in non-HMO plans with | | | | |

| | | | | |
|-------------------------|--------|-------|-------|-------|
| extended care benefits. | 13,116 | 3,716 | 2,917 | 6,483 |
|-------------------------|--------|-------|-------|-------|

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total in non-HMO plans with extended care benefits..... | 100 | 100 | 100 | 100 |
| First dollar coverage only(1)..... | 11 | 12 | 11 | 11 |
| First dollar coverage then major medical... | 70 | 65 | 70 | 72 |
| Major medical only(2)... | 19 | 23 | 19 | 17 |

1 Includes plans in which all expenses were reimbursed for the full semiprivate room rate, for a specified dollar amount, or for a limited or unlimited number of days.

2 Major medical limits are expressed only in terms of total benefits payable under the plan, rather than for individual categories of care. Limits are set as deductibles, coinsurance percentages, and overall dollar limits on plan benefits.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 67. Non-health maintenance organizations: Types of limitations on extended care facilities, full-time employees, medium and large private establishments, 1995

| Type of coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) in non-HMO plans with extended care benefits. | 13,116 | 3,716 | 2,917 | 6,483 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total in non-HMO plans with extended care benefits..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 2 | 2 | 2 | 2 |
| Subject to limits other than major medical... | 79 | 75 | 79 | 81 |
| Limit on days..... | 71 | 66 | 72 | 74 |
| Limit on dollars..... | 3 | 4 | 3 | 2 |

| | | | | |
|--|----|----|-----|----|
| Separate coinsurance.. | 6 | 8 | 6 | 5 |
| Limited to maximum percentage rate of prior hospital confinement..... | 15 | 11 | 17 | 15 |
| Other limits..... | 4 | 6 | 4 | 2 |
| Limits not determinable..... | 1 | 1 | (1) | 1 |
| Major medical limits only(2)..... | 19 | 23 | 19 | 17 |

1 Less than 0.5 percent.

2 Major medical limits are expressed only in terms of total benefits payable under the plan, rather than for individual categories of care. Limits are set as deductibles, coinsurance percentages, and overall dollar limits on plan benefits.

NOTE: Sum of individual items may be greater than the total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 68. Non-health maintenance organizations: Limitations on days of extended care facility coverage, full-time employees, medium and large private establishments, 1995

| Day limits | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) in non-HMO plans with day limits on extended care | 8,822 | 2,270 | 2,012 | 4,540 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total in non-HMO plans with day limits on extended care..... | 100 | 100 | 100 | 100 |
| First dollar coverage(1) for a limited number of days per confinement..... | 11 | 9 | 7 | 14 |
| 30 days..... | (2) | 1 | (2) | (2) |
| 60 days..... | 3 | 1 | 2 | 4 |
| 90 days..... | (2) | (2) | (2) | (2) |
| 120 days..... | 1 | 2 | 2 | 1 |
| 180 days..... | (2) | (2) | (2) | (2) |
| Other..... | 6 | 4 | 3 | 9 |
| Major medical | | | | |

| | | | | |
|--|-----|-----|-----|-----|
| coverage(3) for a limited number of days per confinement. | 41 | 45 | 41 | 38 |
| 30 days..... | 1 | 1 | (2) | 1 |
| 60 days..... | 13 | 14 | 14 | 12 |
| 90 days..... | 3 | 7 | 2 | 2 |
| 100 days..... | 5 | 7 | 6 | 3 |
| 120 days..... | 10 | 10 | 13 | 9 |
| 180 days..... | 2 | 5 | 1 | 2 |
| Other..... | 6 | 2 | 5 | 10 |
| First dollar coverage(1) for a limited number of days per year..... | 5 | 6 | 6 | 5 |
| 60 days..... | 1 | 2 | 1 | 1 |
| 100 days..... | 3 | 2 | 4 | 3 |
| 120 days..... | 1 | 1 | 1 | 1 |
| 180 days..... | (2) | (2) | (2) | (2) |
| Other..... | (2) | (2) | (2) | (2) |
| Major medical coverage(3) for a limited number of days per year..... | 43 | 40 | 46 | 43 |
| 60 days..... | 17 | 12 | 13 | 21 |
| 90 days..... | 2 | 2 | 4 | 2 |
| 100 days..... | 7 | 8 | 6 | 8 |
| 120 days..... | 11 | 12 | 17 | 9 |
| 180 days..... | (2) | (2) | (2) | (2) |
| Other..... | 5 | 7 | 6 | 4 |
| First dollar coverage(1) for a limited number of days per lifetime. | (2) | 1 | (2) | (2) |
| Major medical coverage(3) for a limited number of days per lifetime.... | 2 | 3 | 3 | 2 |
| Days not determinable... | (2) | 1 | (2) | (2) |

1 Includes plans in which all expenses were reimbursed for the full semiprivate room rate, for a specified dollar amount, or for a limited or unlimited number of days.

2 Less than 0.5 percent.

3 Major medical limits are expressed only in terms of total benefits payable under the plan, rather than for individual categories of care. Limits are set as deductibles, coinsurance percentages, and overall dollar limits on plan benefits.

NOTE: Sum of individual items may be greater than the total because some participants were in plans with more than one type of day limit. Where applicable, dash indicates no employees in this category.

Table 69. Health maintenance organizations: Extent of coverage for extended care facilities, full-time employees, medium and large private establishments, 1995

| Type of coverage | All employees | sional, technical, and related employees | Clerical and sales employees | collar and service employees |
|---|---------------|--|------------------------------|------------------------------|
| Number (in thousands) in HMO plans with extended care benefits..... | 5,563 | 2,002 | 1,481 | 2,080 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total in HMO plans with extended care benefits. | 100 | 100 | 100 | 100 |
| Covered in full..... | 14 | 16 | 13 | 13 |
| Day limit..... | 81 | 81 | 77 | 84 |
| Per year..... | 60 | 60 | 58 | 60 |
| 30 days..... | 4 | 3 | 3 | 5 |
| 60 days..... | 7 | 6 | 7 | 8 |
| 90 days..... | 2 | 2 | 2 | 3 |
| 100 days..... | 35 | 41 | 39 | 26 |
| Other..... | 12 | 8 | 8 | 19 |
| Per confinement..... | 20 | 20 | 19 | 21 |
| 30 days..... | 1 | 1 | (1) | (1) |
| 60 days..... | 4 | 5 | 3 | 3 |
| 90 days..... | (1) | (1) | (1) | 1 |
| 100 days..... | 10 | 12 | 10 | 9 |
| Other..... | 6 | 3 | 5 | 9 |
| Per lifetime..... | 1 | 1 | 1 | 1 |
| Not determinable..... | 1 | (1) | 1 | 2 |
| Other limits (only)..... | 5 | 2 | 10 | 3 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 70. Non-health maintenance organizations: Extent of coverage for surgical services, full-time employees, medium and large private establishments, 1995

| Type of surgery and extent of coverage | All employees | Profes-sional, techni-cal, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) in non-HMO plans with inpatient surgery..... | 18,558 | 4,968 | 4,170 | 9,419 |

| | | | | |
|---|--------|-------|-------|-------|
| Number (in thousands) in non-HMO plans with outpatient surgery..... | 18,558 | 4,968 | 4,170 | 9,419 |
|---|--------|-------|-------|-------|

Percent

Inpatient surgery

| | | | | |
|--|-----|-----|-----|-----|
| Total in non-HMO plans with inpatient surgery..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 11 | 13 | 10 | 11 |
| Subject to limits other than major medical..... | 7 | 6 | 7 | 8 |
| Dollar limit..... | 3 | 1 | 2 | 4 |
| Separate coinsurance | 3 | 4 | 3 | 3 |
| Separate deductible. | 1 | 1 | 2 | 1 |
| Other limit..... | (1) | (1) | (1) | (1) |
| Major medical limits only(2)..... | 82 | 81 | 83 | 81 |

Outpatient surgery(3)

| | | | | |
|---|-----|-----|-----|-----|
| Total in non-HMO plans with outpatient surgery..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 12 | 13 | 12 | 12 |
| Subject to limits other than major medical..... | 8 | 6 | 8 | 9 |
| Dollar limit..... | 3 | 1 | 2 | 4 |
| Separate coinsurance | 2 | 2 | 2 | 2 |
| Separate deductible. | 1 | 1 | 1 | 1 |
| Other limit..... | 2 | 3 | 3 | 2 |
| Major medical limits only(2)..... | 80 | 80 | 80 | 79 |

1 Less than 0.5 percent.

2 Major medical limits are expressed only in terms of total benefits payable under the plan, rather than for individual categories of care. Limits are set as deductibles, coinsurance percentages, and overall dollar limits on plan benefits.

3 Charges incurred in the outpatient department of a hospital and outside of the hospital.

NOTE: Sum of individual items may be greater than the total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 71. Health maintenance organizations: Extent of coverage

for physicians' office visits, full-time employees, medium and large private establishments, 1995

| Item | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) in HMO plans with physicians' office visits coverage..... | 6,988 | 2,499 | 1,988 | 2,502 |
| Percent | | | | |
| Total in HMO plans with physicians' office visits coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | 13 | 13 | 14 | 11 |
| Subject to a copayment.. | 86 | 86 | 85 | 87 |
| \$1 per visit..... | (1) | - | (1) | - |
| \$2 per visit..... | 1 | 1 | 2 | 1 |
| \$3 per visit..... | 1 | 1 | 2 | 1 |
| \$4 per visit..... | (1) | (1) | 1 | - |
| \$5 per visit..... | 34 | 33 | 34 | 35 |
| \$6 - 9 per visit..... | (1) | (1) | 1 | (1) |
| \$10 per visit..... | 42 | 43 | 39 | 43 |
| More than \$10 per visit..... | 6 | 6 | 7 | 6 |
| Unspecified copayment. | 1 | 1 | 1 | 2 |
| Subject to other limits only..... | 1 | 1 | 1 | 1 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 72. Outpatient prescription drug benefits: Summary of coverage, full-time employees, medium and large private establishments, 1995

| Provision | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|-----------|---------------|--|------------------------------|-----------------------------------|
|-----------|---------------|--|------------------------------|-----------------------------------|

| | | | | |
|--|--------|-------|-------|--------|
| Number of employees (in thousands) with outpatient prescription drug coverage..... | 24,770 | 7,199 | 6,020 | 11,551 |
|--|--------|-------|-------|--------|

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with outpatient prescription drug coverage..... | 100 | 100 | 100 | 100 |
| Coverage for brand name drugs..... | 99 | 99 | 99 | 99 |
| Higher reimbursement for generic drugs..... | 41 | 43 | 43 | 38 |
| Coverage for mail order drugs(1)..... | 32 | 33 | 33 | 32 |
| Higher reimbursement for prescriptions filled at selected pharmacies.... | 27 | 30 | 26 | 26 |

1 Programs that provide drugs for maintenance purposes, that is, drugs required on a continuous basis.

NOTE: Sum of individual items may be greater than the total because some participants were in plans with more than one type of coverage. Where applicable, dash indicates no employees in this category.

Table 73. Outpatient prescription drug benefits: Brand name drug provisions in non-health maintenance organization plans, full-time employees, medium and large private establishments, 1995

| Type of coverage | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number of employees (in thousands) in non-HMO plans with outpatient brand name drug coverage..... | 17,495 | 4,699 | 3,925 | 8,871 |

Percent

Total in non-HMO plans with outpatient

| | | | | |
|---|-----|-----|-----|-----|
| brand name drug coverage..... | 100 | 100 | 100 | 100 |
| Covered in full..... | (1) | (1) | 1 | 1 |
| Subject to the major medical limits of plan. | 58 | 58 | 53 | 61 |
| Subject to copayment per prescription..... | 45 | 46 | 48 | 44 |
| Less than \$5.00..... | 5 | 5 | 4 | 5 |
| \$5.00..... | 11 | 10 | 11 | 12 |
| \$5.01-\$6.99..... | 2 | 3 | 1 | 1 |
| \$7.00..... | 2 | 1 | 3 | 2 |
| \$7.01-\$9.99..... | 7 | 5 | 10 | 6 |
| \$10.00..... | 12 | 13 | 15 | 11 |
| Greater than \$10.00..... | 4 | 6 | 4 | 4 |
| Unspecified copayment... | 2 | 2 | 1 | 2 |
| Subject to a separate yearly deductible..... | 6 | 4 | 8 | 6 |
| Subject to a separate coinsurance rate..... | 8 | 11 | 8 | 7 |
| Subject to a separate yearly maximum..... | 1 | (1) | 1 | 2 |
| Difference in cost between generic and brand name drugs(2)..... | 4 | 6 | 5 | 3 |
| Other..... | 1 | 2 | 3 | 1 |

1 Less than 0.5 percent.

2 These are plans where the individual participant is required to use a generic equivalent when available; if a generic equivalent is not chosen, the individual must pay the difference in total cost between the brand name and generic drug plus the cost to the individual. For example, if an individual is subject to a \$5 copayment for generic drugs and the brand name equivalent is purchased, the individual must pay the difference in total cost between the brand name and generic drug, plus the \$5 copayment.

NOTE: Sum of individual items may be greater than the total because some participants were in plans with more than one type of coverage. Where applicable, dash indicates no employees in this category.

Table 74. Outpatient prescription drug benefits: Brand name drug provisions in health maintenance organization plans, full-time employees, medium and large private establishments, 1995

| Type of coverage | All | Profes- sional, techni- | Clerical and sales | Blue- collar and |
|------------------|-----|-------------------------------|-----------------------|------------------------|
|------------------|-----|-------------------------------|-----------------------|------------------------|

employees cal, and employees service
related
employees employees

| | | | | |
|---|-------|-------|-------|-------|
| Number of employees (in thousands) in HMO plans with outpatient brand name drug coverage..... | 6,508 | 2,319 | 1,884 | 2,304 |
|---|-------|-------|-------|-------|

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total in HMO plans with outpatient brand name drug coverage.. | 100 | 100 | 100 | 100 |
| Covered in full..... | 3 | 3 | 2 | 4 |
| Subject to copayment per prescription..... | 89 | 90 | 88 | 89 |
| Less than \$5.00..... | 9 | 12 | 10 | 7 |
| \$5.00..... | 40 | 38 | 42 | 41 |
| \$5.01-\$6.99..... | 2 | 2 | 2 | 2 |
| \$7.00..... | 5 | 5 | 2 | 7 |
| \$7.01-\$9.99..... | 6 | 5 | 6 | 6 |
| \$10.00..... | 17 | 19 | 18 | 15 |
| Greater than \$10.00..... | 6 | 9 | 3 | 5 |
| Unspecified copayment... | 4 | 3 | 3 | 6 |
| Subject to a separate yearly deductible..... | 2 | 1 | 2 | 4 |
| Subject to a separate yearly maximum..... | 3 | 3 | 2 | 3 |
| Difference in cost between generic and brand name drugs(1)..... | 5 | 4 | 7 | 3 |
| Other..... | 4 | 5 | 4 | 4 |

1 These are plans where the individual participant is required to use a generic equivalent when available; if a generic equivalent is not chosen, the individual must pay the difference in total cost between the brand name and generic drug plus the cost to the individual. For example, if an individual is subject to a \$5 copayment for generic drugs and the brand name equivalent is purchased, the individual must pay the difference in total cost between the brand name and generic drug, plus the \$5 copayment.

NOTE: Sum of individual items may be greater than the total because some participants were in plans with more than one type of coverage. Where applicable, dash indicates no employees in this category.

Table 75. Mental health care benefits: Relationship to other coverage,(1) full-time employees, medium and large private establishments, 1995

| Type of coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--------------------------|---------------|---|------------------------------------|--|
| Percent | | | | |
| Inpatient(2) | | | | |
| Total covered..... | 100 | 100 | 100 | 100 |
| Covered the same..... | 18 | 22 | 12 | 17 |
| Covered differently..... | 82 | 78 | 88 | 83 |
| Outpatient(3) | | | | |
| Total covered..... | 100 | 100 | 100 | 100 |
| Covered the same..... | 2 | 3 | 3 | 2 |
| Covered differently..... | 98 | 97 | 97 | 98 |

1 Relationship to other coverage is a comparison to similar non-mental health treatment. For example, if inpatient mental health care is limited to 30 days per year, but inpatient care for any other type of illness is not limited in terms of days, the plan contains mental health provisions that are covered differently.

2 Excludes doctor's charges in the hospital.

3 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

If benefits differed by location of treatment, the location offering the most beneficial coverage was tabulated.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 76. Mental health care benefits: Limits on coverage full-time employees, medium and large private establishments, 1995

| Coverage limitation | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---------------------|---------------|---|------------------------------------|--|
|---------------------|---------------|---|------------------------------------|--|

| | | | | |
|---|--------|-------|-------|--------|
| Number (in thousands) with mental health care benefits..... | 24,764 | 7,251 | 5,968 | 11,545 |
|---|--------|-------|-------|--------|

| | | | | |
|--|--------|-------|-------|--------|
| Number (in thousands) with outpatient mental health care benefits... | 23,368 | 6,866 | 5,799 | 10,703 |
|--|--------|-------|-------|--------|

Percent

Inpatient(1)

| | | | | |
|--|-----|-----|-----|-----|
| Total with mental health care benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 19 | 23 | 14 | 20 |
| Subject to separate limits(3)..... | 81 | 77 | 86 | 80 |
| Days..... | 57 | 56 | 61 | 55 |
| Dollars..... | 42 | 37 | 42 | 44 |
| Coinsurance..... | 14 | 14 | 15 | 14 |
| Copayment..... | 7 | 7 | 10 | 5 |
| Other..... | 2 | 2 | 1 | 2 |

Outpatient(4)

| | | | | |
|--|-----|-----|-----|-----|
| Total with mental health care benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 4 | 3 | 4 | 3 |
| Subject to separate limits(3)..... | 96 | 97 | 96 | 97 |
| Days..... | 51 | 57 | 54 | 46 |
| Dollars..... | 59 | 55 | 57 | 62 |
| Coinsurance..... | 40 | 37 | 39 | 43 |
| Copayment..... | 28 | 30 | 34 | 24 |
| Other..... | 2 | 3 | 2 | 2 |

1 Excludes doctor's charges in the hospital.

2 These include plans covered without any limits; they also include plans subject to only the major medical limits of the plan.

3 Separate limitations indicate that mental health care benefits are more restrictive than benefits for other treatments. For example, if a plan limits inpatient mental health care to 30 days per year, that plan contains separate limits. The total is less than the sum of the individual items because many plans had more than one type of limitation.

4 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment,

doctor's office care was tabulated.

NOTE: Sum of individual items is greater than total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 77. Mental health care benefits: Limits on coverage in health maintenance organizations, full-time employees, medium and large private establishments, 1995

| Coverage limitation | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with mental health care benefits..... | 6,543 | 2,356 | 1,873 | 2,313 |
| Number (in thousands) with outpatient mental health care benefits... | 6,667 | 2,407 | 1,912 | 2,348 |
| Percent | | | | |
| Inpatient(1) | | | | |
| Total with mental health care benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 11 | 16 | 8 | 8 |
| Subject to separate limits(3)..... | 89 | 84 | 92 | 92 |
| Days..... | 84 | 80 | 87 | 86 |
| Dollars..... | 10 | 10 | 12 | 10 |
| Coinsurance..... | 13 | 8 | 9 | 21 |
| Copayment..... | 15 | 15 | 18 | 13 |
| Other..... | 1 | (4) | 1 | 1 |
| Outpatient(5) | | | | |
| Total with mental health care benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 2 | 1 | 4 | 2 |
| Subject to separate limits(3)..... | 98 | 99 | 96 | 98 |
| Days..... | 88 | 88 | 86 | 89 |

| | | | | |
|------------------|----|----|----|----|
| Dollars..... | 16 | 17 | 16 | 14 |
| Coinsurance..... | 20 | 19 | 14 | 26 |
| Copayment..... | 56 | 57 | 63 | 49 |
| Other..... | 3 | 3 | 1 | 4 |

1 Excludes doctor's charges in the hospital.

2 These include plans covered without any limits; they also include plans subject to overall plan limits such as plan maximums.

3 Separate limitations indicate that mental health care benefits are more restrictive than benefits for other treatments. For example, if a plan limits inpatient mental health care to 30 days per year, that plan contains separate limits. The total is less than the sum of the individual items because many plans had more than one type of limitation.

4 Less than 0.5 percent.

5 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment, doctor's office care was tabulated.

NOTE: Sum of individual items is greater than total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 78. Mental health care benefits: Limits on coverage in non-health maintenance organizations, full-time employees, medium and large private establishments, 1995

| Coverage limitation | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with mental health care benefits..... | 18,221 | 4,895 | 4,094 | 9,232 |
| Number (in thousands) with outpatient mental health care benefits... | 16,701 | 4,460 | 3,887 | 8,355 |
| Percent | | | | |
| Inpatient(1) | | | | |
| Total with mental health care benefits..... | 100 | 100 | 100 | 100 |

| | | | | |
|---|-----|-----|-----|-----|
| No separate limits(2). | 22 | 26 | 17 | 22 |
| Subject to separate limits(3)..... | 78 | 74 | 83 | 78 |
| Days..... | 47 | 45 | 50 | 47 |
| Dollars..... | 53 | 50 | 56 | 53 |
| Coinsurance..... | 15 | 16 | 18 | 13 |
| Copayment..... | 4 | 3 | 6 | 3 |
| Other..... | 2 | 2 | 2 | 2 |
| Outpatient(4) | | | | |
| Total with mental health care benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 4 | 4 | 4 | 4 |
| Subject to separate limits(3)..... | 96 | 96 | 96 | 96 |
| Days..... | 36 | 40 | 38 | 34 |
| Dollars..... | 76 | 75 | 76 | 76 |
| Coinsurance..... | 48 | 47 | 51 | 47 |
| Copayment..... | 17 | 16 | 20 | 16 |
| Other..... | 2 | 3 | 2 | 2 |

1 Excludes doctor's charges in the hospital.

2 These include plans covered without any limits; they also include plans subject to only the major medical limits of the plan.

3 Separate limitations indicate that mental health care benefits are more restrictive than benefits for other treatments. For example, if a plan limits inpatient mental health care to 30 days per year, that plan contains separate limits. The total is less than the sum of the individual items because many plans had more than one type of limitation.

4 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment, doctor's office care was tabulated.

NOTE: Sum of individual items is greater than total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 79. Alcohol and drug abuse: Relationship between provisions, full-time employees, medium and large private establishments, 1995

| Type of coverage | All employees | Profes- sional, Clerical and sales employees cal, and related employees | Blue- collar and service employees |
|------------------|---------------|--|--|
|------------------|---------------|--|--|

Number (in thousands) with

| | | | | |
|-------------------|--------|-------|-------|--------|
| medical care..... | 25,546 | 7,467 | 6,158 | 11,921 |
|-------------------|--------|-------|-------|--------|

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total..... | 100 | 100 | 100 | 100 |
| Covered together(1)..... | 76 | 77 | 76 | 76 |
| Covered separately but with the same limits(2)..... | 2 | 2 | 2 | 2 |
| Other(3)..... | 22 | 22 | 22 | 23 |

1 These are plans where all limits that apply to alcohol abuse treatment also apply to drug abuse treatment. When care is received for one of these types of treatment, it reduces the availability of care from the other. For example, if alcohol and drug abuse are limited to 30 days per year and 20 days are used for alcohol abuse, then there are 10 days left for drug abuse.

2 These are plans where alcohol and drug abuse are subject to separate and identical limits. For example, alcohol abuse treatment is limited to 30 days per year and drug abuse treatment is limited to a separate 30 days per year.

3 Includes plans where alcoholism coverage differs from drug coverage; and where some limits for alcohol and drug abuse treatment are separate and identical and different limits reduce the availability of care from the other; and where there is no coverage for alcohol and drug abuse treatment.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in the category.

Table 80. Substance abuse treatment benefits: Relationship to other coverage,(1) full-time employees, medium and large private establishments, 1995

| Type of coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Percent | | | | |
| Alcohol abuse | | | | |
| Total with inpatient detoxification(2).... | 100 | 100 | 100 | 100 |
| Covered the same..... | 28 | 31 | 28 | 26 |
| Covered differently..... | 72 | 69 | 72 | 74 |

| | | | | |
|---|-----|-----|-----|-----|
| Total with inpatient rehabilitation(3)... | 100 | 100 | 100 | 100 |
| Covered the same..... | 6 | 8 | 6 | 6 |
| Covered differently..... | 94 | 92 | 94 | 94 |
| Total with outpatient rehabilitation(4)... | 100 | 100 | 100 | 100 |
| Covered the same..... | 6 | 8 | 6 | 4 |
| Covered differently..... | 94 | 92 | 94 | 96 |
| Drug abuse | | | | |
| Total with inpatient detoxification(2).... | 100 | 100 | 100 | 100 |
| Covered the same..... | 28 | 31 | 29 | 26 |
| Covered differently..... | 72 | 69 | 71 | 74 |
| Total with inpatient rehabilitation(3)... | 100 | 100 | 100 | 100 |
| Covered the same..... | 6 | 8 | 6 | 5 |
| Covered differently..... | 94 | 92 | 94 | 95 |
| Total with outpatient rehabilitation(4)... | 100 | 100 | 100 | 100 |
| Covered the same..... | 6 | 8 | 6 | 4 |
| Covered differently..... | 94 | 92 | 94 | 96 |

1 Relationship to other coverage is a comparison to similar non-substance abuse treatment. For example, if alcohol rehabilitation is limited to 30 days per year, but inpatient care for any other type of illness is not limited in terms of days, the plan contains inpatient alcohol rehabilitation provisions that are covered differently.

2 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

3 Rehabilitation is designed to alter the abusive behavior in patients once they are free of acute physical and mental complications.

4 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment, the location offering the most beneficial coverage was tabulated.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 81. Alcohol abuse treatment benefits: Limits on coverage, full-time employees, medium and large private establishments, 1995

| Coverage limitation | All | Profes- sional, techni- | Clerical and sales | Blue- collar and |
|---------------------|-----|-------------------------------|-----------------------|------------------------|
|---------------------|-----|-------------------------------|-----------------------|------------------------|

| | employees | cal, and employees | related employees | service employees |
|---|-----------|--------------------|-------------------|-------------------|
| Number (in thousands) with inpatient detoxification benefits | 25,039 | 7,384 | 6,024 | 11,631 |
| Number (in thousands) with inpatient rehabilitation benefits | 19,579 | 5,760 | 4,659 | 9,160 |
| Number (in thousands) with outpatient rehabilitation benefits | 20,642 | 6,108 | 5,017 | 9,516 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Inpatient detoxification(1) | | | | |
| Total with inpatient detoxification benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 29 | 31 | 30 | 28 |
| Subject to separate limits(3)..... | 71 | 69 | 70 | 72 |
| Days..... | 50 | 48 | 49 | 52 |
| Dollars..... | 36 | 33 | 36 | 39 |
| Coinsurance..... | 13 | 13 | 14 | 12 |
| Copayment..... | 5 | 6 | 6 | 4 |
| Other..... | 3 | 4 | 2 | 2 |
| Inpatient rehabilitation(4) | | | | |
| Total with inpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 8 | 9 | 7 | 8 |
| Subject to separate limits(3)..... | 92 | 91 | 93 | 92 |
| Days..... | 67 | 66 | 69 | 67 |
| Dollars..... | 45 | 42 | 46 | 46 |
| Coinsurance..... | 17 | 17 | 19 | 16 |
| Copayment..... | 6 | 7 | 8 | 5 |
| Other..... | 3 | 5 | 2 | 2 |
| Outpatient rehabilitation(5) | | | | |

| | | | | |
|--|-----|-----|-----|-----|
| Total with outpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 7 | 10 | 8 | 5 |
| Subject to separate limits(3)..... | 93 | 90 | 92 | 95 |
| Days..... | 49 | 49 | 51 | 47 |
| Dollars..... | 53 | 50 | 54 | 55 |
| Coinsurance..... | 28 | 25 | 29 | 30 |
| Copayment..... | 22 | 23 | 25 | 20 |
| Other..... | 3 | 4 | 2 | 3 |

1 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

2 These include plans covered without any limits; they also include plans subject to only the major medical limits of the plan.

3 Separate limitations indicate that alcohol abuse treatment benefits are more restrictive than benefits for other treatments. For example, if a plan limits inpatient rehabilitation care to 30 days per year, but the limit on inpatient care for any other type of illness is greater than 30 days per year, the plan contains separate limits. The total is less than the sum of the individual items because many plans had more than one type of limitation.

4 Rehabilitation is designed to alter the abusive behavior in patients once they are free of acute physical and mental complications.

5 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment, the location offering the most beneficial coverage was tabulated.

NOTE: Sum of individual items is greater than total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 82. Drug abuse treatment benefits: Limits on coverage, full-time employees, medium and large private establishments, 1995

| Coverage limitation | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with inpatient detoxification benefits | 24,856 | 7,343 | 5,931 | 11,582 |
| Number (in thousands) with inpatient | | | | |

| | | | | |
|---|--------|-------|-------|-------|
| rehabilitation benefits | 19,433 | 5,718 | 4,649 | 9,066 |
| Number (in thousands) with outpatient rehabilitation benefits | 20,529 | 6,058 | 4,999 | 9,471 |

Percent

Inpatient
detoxification(1)

| | | | | |
|---|-----|-----|-----|-----|
| Total with inpatient detoxification benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). Subject to separate limits(3)..... | 30 | 32 | 30 | 28 |
| Days..... | 70 | 68 | 70 | 72 |
| Dollars..... | 50 | 47 | 48 | 52 |
| Coinsurance..... | 36 | 33 | 36 | 38 |
| Copayment..... | 13 | 13 | 15 | 12 |
| Other..... | 5 | 6 | 6 | 4 |
| | 3 | 4 | 2 | 2 |

Inpatient
rehabilitation(4)

| | | | | |
|---|-----|-----|-----|-----|
| Total with inpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). Subject to separate limits(3)..... | 8 | 9 | 8 | 7 |
| Days..... | 92 | 91 | 92 | 93 |
| Dollars..... | 67 | 65 | 69 | 67 |
| Dollars..... | 45 | 42 | 46 | 46 |
| Coinsurance..... | 17 | 17 | 19 | 16 |
| Copayment..... | 6 | 7 | 8 | 5 |
| Other..... | 3 | 5 | 2 | 2 |

Outpatient
rehabilitation(5)

| | | | | |
|---|-----|-----|-----|-----|
| Total with outpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). Subject to separate limits(3)..... | 7 | 10 | 8 | 5 |
| Days..... | 93 | 90 | 92 | 95 |
| Dollars..... | 49 | 49 | 51 | 47 |
| Dollars..... | 53 | 50 | 54 | 55 |
| Coinsurance..... | 29 | 26 | 29 | 30 |
| Copayment..... | 22 | 23 | 25 | 20 |

Other..... 3 4 2 3

1 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

2 These include plans covered without any limits; they also include plans subject to only the major medical limits of the plan.

3 Separate limitations indicate that drug abuse treatment benefits are more restrictive than benefits for other treatments. For example, if a plan limits inpatient rehabilitation care to 30 days per year, but the limit on inpatient care for any other type of illness is greater than 30 days per year, the plan contains separate limits. The total is less than the sum of the individual items because many plans had more than one type of limitation.

4 Rehabilitation is designed to alter the abusive behavior in patients once they are free of acute physical and mental complications.

5 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment, the location offering the most beneficial coverage was tabulated.

NOTE: Sum of individual items is greater than total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 83. Alcohol abuse treatment benefits: Limits on coverage in health maintenance organizations, full-time employees, medium and large private establishments, 1995

| Coverage limitation | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with inpatient detoxification benefits | 6,961 | 2,483 | 1,982 | 2,496 |
| Number (in thousands) with inpatient rehabilitation benefits | 4,595 | 1,734 | 1,208 | 1,653 |
| Number (in thousands) with outpatient rehabilitation benefits | 5,623 | 2,078 | 1,533 | 2,012 |

Percent

Inpatient
detoxification(1)

| | | | | |
|---|-----|-----|-----|-----|
| Total with inpatient detoxification benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 44 | 43 | 48 | 41 |
| Subject to separate limits(3)..... | 56 | 57 | 52 | 59 |
| Days..... | 44 | 44 | 42 | 45 |
| Dollars..... | 12 | 12 | 12 | 12 |
| Coinsurance..... | 10 | 5 | 9 | 16 |
| Copayment..... | 9 | 10 | 9 | 8 |
| Other..... | 2 | 3 | 1 | 3 |

Inpatient
rehabilitation(4)

| | | | | |
|---|-----|-----|-----|-----|
| Total with inpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 11 | 12 | 12 | 9 |
| Subject to separate limits(3)..... | 89 | 88 | 88 | 91 |
| Days..... | 76 | 73 | 79 | 77 |
| Dollars..... | 18 | 18 | 18 | 18 |
| Coinsurance..... | 17 | 10 | 15 | 26 |
| Copayment..... | 14 | 13 | 18 | 14 |
| Other..... | 4 | 4 | 2 | 4 |

Outpatient
rehabilitation(5)

| | | | | |
|--|-----|-----|-----|-----|
| Total with outpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 14 | 18 | 16 | 9 |
| Subject to separate limits(3)..... | 86 | 82 | 84 | 91 |
| Days..... | 67 | 64 | 70 | 66 |
| Dollars..... | 19 | 21 | 18 | 18 |
| Coinsurance..... | 13 | 8 | 12 | 19 |
| Copayment..... | 36 | 35 | 40 | 35 |
| Other..... | 4 | 4 | 2 | 6 |

1 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

2 These include plans covered without any limits; they also include plans subject to overall plan limits such as plan maximums.

3 Separate limitations indicate that alcohol abuse treatment benefits are more restrictive than benefits for other treatments.

For example, if a plan limits inpatient rehabilitation care to 30 days per year, but the limit on inpatient care for any other type of illness is greater than 30 days per year, the plan contains separate limits. The total is less than the sum of the individual items because many plans had more than one type of limitation.

4 Rehabilitation is designed to alter the abusive behavior in patients once they are free of acute physical and mental complications.

5 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment, the location offering the most beneficial coverage was tabulated.

NOTE: Sum of individual items is greater than total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 84. Drug abuse treatment benefits: Limits on coverage in health maintenance organizations, full-time employees, medium and large private establishments, 1995

| Coverage limitation | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with inpatient detoxification benefits | 6,866 | 2,464 | 1,908 | 2,494 |
| Number (in thousands) with inpatient rehabilitation benefits | 4,530 | 1,717 | 1,185 | 1,629 |
| Number (in thousands) with outpatient rehabilitation benefits | 5,588 | 2,070 | 1,523 | 1,994 |
| Percent | | | | |
| Inpatient detoxification(1) | | | | |
| Total with inpatient detoxification benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). Subject to separate | 45 | 44 | 51 | 41 |

| | | | | |
|--|-----|-----|-----|-----|
| limits(3)..... | 55 | 56 | 49 | 59 |
| Days..... | 43 | 44 | 40 | 45 |
| Dollars..... | 12 | 12 | 12 | 12 |
| Coinsurance..... | 10 | 5 | 9 | 16 |
| Copayment..... | 9 | 10 | 8 | 8 |
| Other..... | 2 | 3 | 1 | 3 |
| Inpatient rehabilitation(4) | | | | |
| Total with inpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 11 | 12 | 12 | 8 |
| Subject to separate limits(3)..... | 89 | 88 | 88 | 92 |
| Days..... | 77 | 73 | 81 | 78 |
| Dollars..... | 18 | 18 | 17 | 18 |
| Coinsurance..... | 17 | 10 | 15 | 26 |
| Copayment..... | 14 | 13 | 17 | 14 |
| Other..... | 4 | 4 | 2 | 4 |
| Outpatient rehabilitation(5) | | | | |
| Total with outpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 14 | 18 | 16 | 9 |
| Subject to separate limits(3)..... | 86 | 82 | 84 | 91 |
| Days..... | 67 | 65 | 71 | 66 |
| Dollars..... | 19 | 21 | 18 | 18 |
| Coinsurance..... | 13 | 8 | 12 | 19 |
| Copayment..... | 36 | 35 | 40 | 35 |
| Other..... | 4 | 4 | 2 | 6 |

1 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

2 These include plans covered without any limits; they also include plans subject to overall plan limits such as plan maximums.

3 Separate limitations indicate that drug abuse treatment benefits are more restrictive than benefits for other treatments. For example, if a plan limits inpatient rehabilitation care to 30 days per year, but the limit on inpatient care for any other type of illness is greater than 30 days per year, the plan contains separate limits. The total is less than the sum of the individual items because many plans had more than one type of limitation.

4 Rehabilitation is designed to alter the abusive behavior in patients once they are free of acute physical and mental complications.

5 Includes treatment in one or more of the following:
outpatient department of a hospital, residential treatment center,

organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment, the location offering the most beneficial coverage was tabulated.

NOTE: Sum of individual items is greater than total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 85. Alcohol abuse treatment benefits: Limits on coverage in non-health maintenance organizations, full-time employees, medium and large private establishments, 1995

| Coverage limitation | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with inpatient detoxification benefits | 18,078 | 4,900 | 4,042 | 9,135 |
| Number (in thousands) with inpatient rehabilitation benefits | 14,984 | 4,026 | 3,451 | 7,507 |
| Number (in thousands) with outpatient rehabilitation benefits | 15,018 | 4,030 | 3,484 | 7,504 |
| Percent | | | | |
| Inpatient detoxification(1) | | | | |
| Total with inpatient detoxification benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 24 | 26 | 20 | 24 |
| Subject to separate limits(3)..... | 76 | 74 | 80 | 76 |
| Days..... | 52 | 49 | 53 | 54 |
| Dollars..... | 45 | 43 | 47 | 46 |
| Coinsurance..... | 14 | 17 | 17 | 11 |
| Copayment..... | 4 | 4 | 5 | 3 |
| Other..... | 3 | 5 | 2 | 2 |
| Inpatient rehabilitation(4) | | | | |

| | | | | |
|---|-----|-----|-----|-----|
| Total with inpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 7 | 8 | 6 | 7 |
| Subject to separate limits(3)..... | 93 | 92 | 94 | 93 |
| Days..... | 64 | 63 | 65 | 64 |
| Dollars..... | 53 | 52 | 55 | 53 |
| Coinsurance..... | 17 | 20 | 20 | 14 |
| Copayment..... | 4 | 5 | 5 | 3 |
| Other..... | 3 | 5 | 2 | 2 |

Outpatient
rehabilitation(5)

| | | | | |
|--|-----|-----|-----|-----|
| Total with outpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 5 | 6 | 5 | 4 |
| Subject to separate limits(3)..... | 95 | 94 | 95 | 96 |
| Days..... | 42 | 41 | 43 | 42 |
| Dollars..... | 66 | 65 | 70 | 65 |
| Coinsurance..... | 34 | 34 | 36 | 33 |
| Copayment..... | 17 | 16 | 19 | 16 |
| Other..... | 2 | 3 | 2 | 2 |

1 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

2 These include plans covered without any limits; they also include plans subject to only the major medical limits of the plan.

3 Separate limitations indicate that alcohol abuse treatment benefits are more restrictive than benefits for other treatments. For example, if a plan limits inpatient rehabilitation care to 30 days per year, but the limit on inpatient care for any other type of illness is greater than 30 days per year, the plan contains separate limits. The total is less than the sum of the individual items because many plans had more than one type of limitation.

4 Rehabilitation is designed to alter the abusive behavior in patients once they are free of acute physical and mental complications.

5 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment, the location offering the most beneficial coverage was tabulated.

NOTE: Sum of individual items is greater than total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 86. Drug abuse treatment benefits: Limits on coverage in non-health maintenance organizations, full-time employees, medium

and large private establishments, 1995

| Coverage limitation | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with inpatient detoxification benefits | 17,990 | 4,879 | 4,022 | 9,088 |
| Number (in thousands) with inpatient rehabilitation benefits | 14,902 | 4,002 | 3,464 | 7,437 |
| Number (in thousands) with outpatient rehabilitation benefits | 14,941 | 3,988 | 3,476 | 7,477 |

Percent

Inpatient
detoxification(1)

| | | | | |
|---|-----|-----|-----|-----|
| Total with inpatient detoxification benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). Subject to separate limits(3)..... | 24 | 26 | 21 | 24 |
| Days..... | 76 | 74 | 79 | 76 |
| Dollars..... | 52 | 49 | 52 | 54 |
| Coinsurance..... | 46 | 44 | 48 | 46 |
| Copayment..... | 14 | 18 | 17 | 11 |
| Other..... | 4 | 4 | 5 | 3 |
| | 3 | 5 | 2 | 2 |

Inpatient
rehabilitation(4)

| | | | | |
|---|-----|-----|-----|-----|
| Total with inpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). Subject to separate limits(3)..... | 7 | 8 | 6 | 7 |
| Days..... | 93 | 92 | 94 | 93 |
| Dollars..... | 64 | 62 | 64 | 64 |
| Coinsurance..... | 53 | 53 | 55 | 53 |
| | 17 | 20 | 20 | 14 |

| | | | | |
|--|-----|-----|-----|-----|
| Copayment..... | 4 | 5 | 5 | 3 |
| Other..... | 3 | 5 | 2 | 2 |
| Outpatient rehabilitation(5) | | | | |
| Total with outpatient rehabilitation benefits..... | 100 | 100 | 100 | 100 |
| No separate limits(2). | 4 | 5 | 5 | 4 |
| Subject to separate limits(3)..... | 96 | 95 | 95 | 96 |
| Days..... | 42 | 41 | 42 | 42 |
| Dollars..... | 66 | 65 | 70 | 64 |
| Coinsurance..... | 34 | 35 | 36 | 33 |
| Copayment..... | 17 | 16 | 19 | 16 |
| Other..... | 2 | 3 | 2 | 2 |

1 Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

2 These include plans covered without any limits; they also include plans subject to overall plan limits such as plan maximums.

3 Separate limitations indicate that drug abuse treatment benefits are more restrictive than benefits for other treatments. For example, if a plan limits inpatient rehabilitation care to 30 days per year, but the limit on inpatient care for any other type of illness is greater than 30 days per year, the plan contains separate limits. The total is less than the sum of the individual items because many plans had more than one type of limitation.

4 Rehabilitation is designed to alter the abusive behavior in patients once they are free of acute physical and mental complications.

5 Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office. If benefits differed by location of treatment, the location offering the most beneficial coverage was tabulated.

NOTE: Sum of individual items is greater than total because some participants were in plans with more than one type of limit. Where applicable, dash indicates no employees in this category.

Table 87. Mental health care and substance abuse treatment benefits: Application to out-of-pocket expense provisions(1) in non-health maintenance organizations, full-time employees, medium and large private establishments, 1995

| Type of coverage | All employees | Profes- sional, Clerical and sales techni- cal, and employees related employees | Blue- collar and service employees |
|------------------|------------------|---|--|
|------------------|------------------|---|--|

Percent

| | | | | |
|--------------------------------------|-----|-----|-----|-----|
| Inpatient mental health care | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| Subject to out-of-pocket limits..... | 65 | 72 | 59 | 64 |
| Not subject to out-of-pocket limits. | 35 | 28 | 41 | 36 |
| Outpatient mental health care | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| Subject to out-of-pocket limits..... | 40 | 43 | 35 | 41 |
| Not subject to out-of-pocket limits. | 60 | 57 | 65 | 59 |
| Inpatient alcohol detoxification | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| Subject to out-of-pocket limits..... | 68 | 73 | 64 | 67 |
| Not subject to out-of-pocket limits. | 32 | 27 | 36 | 33 |
| Inpatient alcohol rehabilitation | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| Subject to out-of-pocket limit..... | 60 | 63 | 57 | 59 |
| Not subject to out-of-pocket limits. | 40 | 37 | 43 | 41 |
| Outpatient alcohol rehabilitation | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| Subject to out-of-pocket limits..... | 46 | 44 | 44 | 49 |
| Not subject to out-of-pocket limits. | 54 | 56 | 56 | 51 |
| Inpatient drug detoxification | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| Subject to out-of-pocket limits..... | 68 | 73 | 63 | 68 |

| | | | | |
|---|-----|-----|-----|-----|
| Not subject to out-of-pocket limits. | 32 | 27 | 37 | 32 |
| Inpatient drug rehabilitation | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| Subject to out-of-pocket limits..... | 60 | 63 | 57 | 60 |
| Not subject to out-of-pocket limits. | 40 | 37 | 43 | 40 |
| Outpatient drug rehabilitation | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| Subject to out-of-pocket limits..... | 47 | 44 | 44 | 49 |
| Not subject to out-of-pocket limits. | 53 | 56 | 56 | 51 |

1 Each total relates to a plan's overall out-of-pocket limits. In addition, the specified inpatient benefit and hospital room and board must be subject to the plan's overall limits while the specified outpatient benefit and office physician's care must be subject to the plan's overall benefits. For example, the total for inpatient mental health care includes the following: there is a plan out-of-pocket limit, and both inpatient mental health care and hospital room and board are subject to the plan's overall limits.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 88. Medical care plans: Eligibility requirements, full-time employees, medium and large private establishments, 1995

| Eligibility requirement | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with medical care..... | 25,546 | 7,467 | 6,158 | 11,921 |
| Percent | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| With a service requirement..... | 64 | 51 | 67 | 71 |
| 1 month..... | 21 | 24 | 22 | 19 |

| | | | | |
|---------------------------------------|-----|----|-----|-----|
| 2 months..... | 6 | 4 | 5 | 8 |
| 3 months..... | 26 | 17 | 31 | 28 |
| 4 -5 months..... | 1 | 1 | 1 | 2 |
| 6 months..... | 6 | 4 | 6 | 6 |
| 7 - 11 months..... | 3 | 1 | (1) | 6 |
| 12 months..... | 1 | 1 | (1) | 1 |
| Greater than 12 months | (1) | - | (1) | (1) |
| Without a service requirement..... | 31 | 46 | 29 | 23 |
| Not determinable(2)..... | 5 | 3 | 5 | 6 |

1 Less than 0.5 percent.

2 Plans providing services or payments for services rendered in the hospital or by a physician. Excludes plans that provided only dental, vision, or prescription drug coverage.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 89. Non-health maintenance organizations: Pre-existing condition provisions,(1) full-time employees, medium and large private establishments, 1995

| Funding and administration | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|------------------|---|------------------------------------|--|
| Number (in thousands) in non-HMO plans..... | 18,558 | 4,968 | 4,170 | 9,419 |
| Percent | | | | |
| Total with non-HMO plans.. | 100 | 100 | 100 | 100 |
| Pre-existing condition clause..... | 54 | 50 | 57 | 55 |
| No pre-existing condition clause..... | 46 | 50 | 43 | 45 |

1 A pre-existing condition is any ailment present at the time the participant enrolls in the plan. Plans will typically deny or limit coverage of such conditions for a specific time period following enrollment.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 90. Medical care benefits: Effect of retirement on coverage,(1) full-time employees, medium and large private

establishments, 1995

| Retiree coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with medical care..... | 25,546 | 7,467 | 6,158 | 11,921 |
| | Percent | | | |
| Total with medical care... | 100 | 100 | 100 | 100 |
| Under Age 65 | | | | |
| With retiree coverage... | 46 | 50 | 50 | 41 |
| Employer paid..... | 9 | 9 | 8 | 10 |
| Retiree paid..... | 7 | 9 | 7 | 6 |
| Both retiree and employer paid..... | 25 | 28 | 29 | 22 |
| Payment available, but unknown..... | 4 | 5 | 6 | 3 |
| Without retiree coverage | 45 | 41 | 42 | 50 |
| Not determinable..... | 9 | 9 | 8 | 10 |
| Age 65 and over | | | | |
| With retiree coverage... | 41 | 44 | 45 | 37 |
| Employer paid..... | 9 | 9 | 8 | 9 |
| Retiree paid..... | 6 | 6 | 6 | 6 |
| Both retiree and employer paid..... | 22 | 24 | 26 | 19 |
| Payment available, but unknown..... | 4 | 5 | 5 | 3 |
| Without retiree coverage | 50 | 47 | 46 | 53 |
| Not determinable..... | 9 | 9 | 8 | 10 |

1 Plans providing services or payments for services rendered in the hospital or by a physician. Excludes plans that provided only dental, vision, or prescription drug coverage.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 91. Dental care benefits: Eligibility requirements, full-time employees, medium and large private establishments, 1994

Profes-

Blue-

| Eligibility requirement | All employees | sional, technical, and related employees | Clerical and sales employees | collar and service employees |
|---|---------------|--|------------------------------|------------------------------|
| Number (in thousands) with dental care..... | 18,866 | 6,217 | 4,603 | 8,046 |
| Percent | | | | |
| Total with dental care.... | 100 | 100 | 100 | 100 |
| With a service requirement..... | 64 | 52 | 67 | 71 |
| 1 month..... | 19 | 20 | 19 | 18 |
| 2 months..... | 5 | 3 | 4 | 8 |
| 3 months..... | 24 | 16 | 32 | 24 |
| 4 -5 months..... | 2 | 1 | 1 | 3 |
| 6 months..... | 6 | 6 | 7 | 6 |
| 7 - 11 months..... | 5 | 2 | 1 | 9 |
| 12 months..... | 3 | 3 | 3 | 2 |
| Greater than 12 months | (1) | - | (1) | (1) |
| Without a service requirement..... | 32 | 46 | 29 | 23 |
| Not determinable(2)..... | 4 | 2 | 3 | 5 |

1 Less than 0.5 percent.

2 Plans where service requirements were unknown, usually because plan documents (typically prepared by dental care provider) did not specify the employer's eligibility provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 92. Dental care benefits: Fee arrangement and financial intermediary, full-time employees, medium and large private establishments, 1995

| | All employees | Profes-sional, techni-cal, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with dental care..... | 18,866 | 6,217 | 4,603 | 8,046 |
| Percent | | | | |

| | | | | |
|----------------------------|-----|-----|-----|-----|
| Total with dental care.... | 100 | 100 | 100 | 100 |
| Traditional | | | | |
| fee-for-service..... | 85 | 82 | 84 | 87 |
| Self insured..... | 52 | 47 | 56 | 53 |
| Commercial insurance | | | | |
| company..... | 15 | 11 | 14 | 18 |
| Blue Cross/Blue Shield | 5 | 6 | 4 | 5 |
| Independent | | | | |
| organization..... | 4 | 4 | 2 | 5 |
| Combined financed..... | (1) | (1) | (1) | (1) |
| Dental society..... | 9 | 13 | 8 | 5 |
| Preferred provider | | | | |
| organization..... | 6 | 10 | 6 | 4 |
| Self insured..... | 2 | 2 | 4 | 2 |
| Commercial insurance | | | | |
| company..... | 1 | 1 | 1 | (1) |
| Blue Cross/Blue Shield | 1 | 2 | (1) | 1 |
| Independent | | | | |
| organization..... | 1 | 1 | (1) | (1) |
| Dental society..... | 1 | 2 | 1 | (1) |
| Health maintenance | | | | |
| organization..... | 8 | 8 | 10 | 7 |
| Self insured..... | (1) | 1 | (1) | (1) |
| Commercial insurance | | | | |
| company..... | 2 | 2 | 3 | 2 |
| Blue Cross/Blue Shield | 1 | 1 | 1 | 1 |
| Independent | | | | |
| organization..... | 4 | 3 | 4 | 4 |
| Dental society..... | 1 | 1 | 2 | 1 |
| Other..... | 1 | 1 | (1) | 2 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 93. Dental care benefits: Coverage for selected procedures, full-time employees, medium and large private establishments, 1995

| dental procedure | Type of | | | |
|---------------------|--------------------|-------------|------------|----------|
| | Extent of coverage | | | |
| | Exams | X-rays | Surgery(1) | Fillings |
| Periodontal | | | | |
| Endodontics | Crowns | Prosthetics | Ortho- | |
| care | | | | |

dontia(2)

| | | | | |
|---|--------|--------|--------|--------|
| Number (in thousands) with dental care..... | 18,866 | 18,866 | 18,866 | 18,866 |
| 18,866 | | | | |
| 18,866 18,866 18,866 | 18,866 | | | |
| Professional, technical, and related employees | 6,217 | 6,217 | 6,217 | 6,217 |
| 6,217 | | | | |
| 6,217 6,217 6,217 | 6,217 | | | |
| Clerical and sales employees..... | 4,603 | 4,603 | 4,603 | 4,603 |
| 4,603 | | | | |
| 4,603 4,603 4,603 | 4,603 | | | |
| Blue-collar and service employees..... | 8,046 | 8,046 | 8,046 | 8,046 |
| 8,046 | | | | |
| 8,046 8,046 8,046 | 8,046 | | | |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| All employees | | | | |
| Total..... | 100 | 100 | 100 | 100 |
| 100 | | | | |
| 100 100 100 | 100 | | | |
| Covered(3)..... | 100 | 100 | 99 | 100 |
| 97 | | | | |
| 99 96 96 | 71 | | | |
| In full(4)..... | 14 | 14 | 5 | 8 |
| 4 | | | | |
| 4 3 2 | 1 | | | |
| Scheduled cash allowance..... | 6 | 6 | 8 | 8 |
| 7 | | | | |
| 7 8 8 | 4 | | | |
| Subject to copayment(5)..... | 2 | 1 | 5 | 3 |
| 5 | | | | |
| 6 6 6 | 8 | | | |
| Percent of usual, customary and reasonable charge.. | 77 | 78 | 80 | 80 |
| 79 | | | | |
| 80 80 80 | 60 | | | |
| Other(6)..... | 2 | 3 | 3 | 3 |
| 3 | | | | |
| 3 2 2 | 1 | | | |
| Not covered..... | (7) | (7) | 1 | (7) |
| 2 | | | | |
| 1 4 4 | 27 | | | |
| Not determinable..... | - | - | (7) | (7) |
| 1 | | | | |

| | | | | | |
|---|---|-----|-----|-----|-----|
| (7) | (7) | 1 | 2 | | |
| Professional, technical, and related | | | | | |
| | Total..... | 100 | 100 | 100 | 100 |
| 100 | | | | | |
| 100 | 100 100 | 100 | 100 | | |
| | Covered(3)..... | 100 | 100 | 99 | 100 |
| 97 | | | | | |
| 98 | 96 95 | 73 | | | |
| | In full(4)..... | 13 | 13 | 5 | 7 |
| 4 | | | | | |
| 4 | 2 2 | (7) | | | |
| | Scheduled cash allowance..... | 4 | 4 | 7 | 6 |
| 6 | | | | | |
| 6 | 6 6 | 4 | | | |
| | Subject to copayment(5)..... | 1 | (7) | 4 | 2 |
| 4 | | | | | |
| 4 | 6 5 | 11 | | | |
| | Percent of usual, customary and reasonable charge.. | 78 | 78 | 79 | 80 |
| 78 | | | | | |
| 79 | 81 81 | 63 | | | |
| | Other(6)..... | 4 | 4 | 5 | 5 |
| 5 | | | | | |
| 5 | 2 2 | 2 | | | |
| | Not covered..... | (7) | (7) | 1 | (7) |
| 2 | | | | | |
| 1 | 4 4 | 25 | | | |
| | Not determinable..... | - | - | (7) | 0 |
| 1 | | | | | |
| (7) | (7) (7) | 2 | | | |
| Clerical and sales | | | | | |
| | Total..... | 100 | 100 | 100 | 100 |
| 100 | | | | | |
| 100 | 100 100 | 100 | 100 | | |
| | Covered(3)..... | 100 | 100 | 99 | 100 |
| 97 | | | | | |
| 99 | 97 95 | 67 | | | |
| | In full(4)..... | 12 | 13 | 5 | 7 |
| 4 | | | | | |
| 4 | 1 1 | (7) | | | |
| | Scheduled cash allowance..... | 7 | 6 | 9 | 9 |
| 9 | | | | | |
| 8 | 8 8 | 4 | | | |
| | Subject to copayment(5)..... | 1 | (7) | 5 | 3 |
| 6 | | | | | |
| 7 | 7 6 | 8 | | | |
| | Percent of usual, | | | | |

| | | | | | |
|-------------------------|---|-----|-----|-----|-----|
| | customary and reasonable charge.. | 78 | 79 | 80 | 79 |
| 78 | | | | | |
| 79 | 80 | 79 | 56 | | |
| | Other(6)..... | 2 | 2 | 3 | 3 |
| 3 | | | | | |
| 3 | 2 | 2 | 1 | | |
| | Not covered..... | (7) | (7) | (7) | (7) |
| 1 | | | | | |
| (7) | 3 | 3 | 31 | | |
| | Not determinable..... | - | - | (7) | (7) |
| 1 | | | | | |
| (7) | (7) | 1 | 2 | | |
| Blue-collar and service | | | | | |
| | Total..... | 100 | 100 | 100 | 100 |
| 100 | | | | | |
| 100 | 100 | 100 | 100 | | |
| | Covered(3)..... | 100 | 100 | 99 | 99 |
| 97 | | | | | |
| 98 | 96 | 96 | 72 | | |
| | In full(4)..... | 15 | 15 | 6 | 9 |
| 5 | | | | | |
| 4 | 4 | 4 | 2 | | |
| | Scheduled cash allowance..... | 7 | 7 | 8 | 8 |
| 7 | | | | | |
| 7 | 8 | 8 | 4 | | |
| | Subject to copayment(5)..... | 2 | 1 | 5 | 3 |
| 6 | | | | | |
| 6 | 6 | 6 | 7 | | |
| | Percent of usual, customary and reasonable charge.. | 75 | 78 | 81 | 81 |
| 81 | | | | | |
| 82 | 79 | 79 | 61 | | |
| | Other(6)..... | 1 | 1 | 1 | 1 |
| 1 | | | | | |
| 1 | 1 | 1 | 1 | | |
| | Not covered..... | (7) | (7) | (7) | (7) |
| 2 | | | | | |
| 1 | 4 | 4 | 27 | | |
| | Not determinable..... | - | - | (7) | (7) |
| 1 | | | | | |
| (7) | (7) | (7) | 2 | | |

1 Excludes plans that limited coverage to accidental injuries, removal of impacted wisdom teeth, or repair of jaw.

2 Participants were included as having coverage for orthodontia in cases where benefits were limited to children.

3 Sum of individual items is greater than total because some participants were in plans with more than one limit.

4 Includes plans that paid the full cost with no deductible or maximum dollar amount.

5 Participant pays a specific amount per procedure and plan pays all remaining expenses. In the case of orthodontia, the copayment is generally applied once per lifetime.

6 Includes plans that provide care based on an incentive schedule or discounted

benefit. An incentive schedule is a reimbursement arrangement in which the percentage of dental expenses paid by the plan increases if regular dental appointments are scheduled.

Discounted benefits are available if obtained from an approved provider.

7 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 94. Dental care benefits: Percent of charges paid by plan for selected procedures, full-time employees, medium and large private establishments, 1995

| dental procedure | Type of | | | |
|--|---------|-------------|-------------|----------|
| | Exams | X-rays | Surgery(1) | Fillings |
| Periodontal | | | | |
| Endodontics | Crowns | Prosthetics | Orthodontia | |
| care | | | | |
| Number of employees (in thousands) in dental plans with coverage based on a percentage of charges..... | 14,470 | 14,804 | 15,027 | 15,020 |
| 14,879 | | | | |
| 15,062 | 15,016 | 14,966 | 11,248 | |
| Professional, technical, and related employees | 4,847 | 4,877 | 4,913 | 4,955 |
| 4,854 | | | | |
| 4,892 | 5,025 | 5,021 | 3,892 | |
| Clerical and sales employees..... | 3,599 | 3,653 | 3,643 | 3,631 |
| 3,570 | | | | |
| 3,632 | 3,657 | 3,618 | 2,586 | |
| Blue-collar and service employees..... | 6,024 | 6,274 | 6,472 | 6,434 |
| 6,455 | | | | |
| 6,538 | 6,333 | 6,327 | 4,770 | |

Percent

All employees

| | | | | | |
|--|-----------------------|-----|-----|-----|-----|
| Total with dental care based on a percentage of charges..... | | 100 | 100 | 100 | 100 |
| 100 | | | | | |
| 100 | 100 | 100 | 100 | | |
| (2) | Less than 50..... | - | (2) | (2) | (2) |
| (2) | 1 | 1 | (2) | | |
| 11 | 50..... | (2) | 1 | 6 | 7 |
| 8 | 69 | 75 | 80 | | |
| - | 51-59..... | - | - | - | - |
| - | - | (2) | - | | |
| 3 | 60..... | 1 | 1 | 3 | 2 |
| 2 | 10 | 10 | 6 | | |
| 3 | 61-74..... | (2) | (2) | 3 | 3 |
| 3 | 2 | 2 | 1 | | |
| 6 | 75..... | 1 | 1 | 6 | 6 |
| 6 | 3 | 3 | 1 | | |
| 65 | 80..... | 21 | 23 | 65 | 67 |
| 67 | 9 | 6 | 8 | | |
| 3 | 85..... | (2) | 1 | 3 | 3 |
| 3 | (2) | (2) | - | | |
| 6 | 90..... | 5 | 7 | 7 | 6 |
| 6 | 4 | 1 | (2) | | |
| (2) | 91-99..... | - | - | (2) | (2) |
| (2) | - | - | (2) | | |
| 4 | 100(3)..... | 71 | 64 | 8 | 8 |
| 6 | 2 | 1 | 3 | | |
| (2) | Not determinable..... | (2) | (2) | (2) | (2) |
| (2) | (2) | (2) | (2) | | |

Professional, technical,
and related

| | | | | | |
|--|-------------------|-----|-----|-----|-----|
| Total with dental care based on a percentage of charges..... | | 100 | 100 | 100 | 100 |
| 100 | | | | | |
| 100 | 100 | 100 | 100 | | |
| | Less than 50..... | - | (2) | (2) | (2) |

| | | | | | | |
|-----|-----------------------|-----|-----|-----|-----|-----|
| (2) | | | | | | |
| (2) | 1 | 1 | 1 | | | |
| 11 | 50..... | | (2) | (2) | 6 | 8 |
| 8 | 69 | 75 | 82 | | | |
| - | 51-59..... | | - | - | - | - |
| - | - | 1 | - | | | |
| 3 | 60..... | | 1 | 1 | 2 | 2 |
| 3 | 10 | 10 | 6 | | | |
| 2 | 61-74..... | | (2) | (2) | 2 | 2 |
| 2 | 2 | 2 | - | | | |
| 5 | 75..... | | 1 | 1 | 5 | 4 |
| 5 | 4 | 3 | 1 | | | |
| 70 | 80..... | | 18 | 19 | 66 | 70 |
| 71 | 11 | 7 | 8 | | | |
| 2 | 85..... | | (2) | (2) | 2 | 2 |
| 2 | (2) | (2) | - | | | |
| 4 | 90..... | | 6 | 7 | 6 | 4 |
| 4 | 2 | (2) | - | | | |
| (2) | 91-99..... | | - | - | (2) | (2) |
| (2) | - | - | (2) | | | |
| 3 | 100(3)..... | | 73 | 70 | 9 | 8 |
| 5 | 1 | 1 | 2 | | | |
| (2) | Not determinable..... | | (2) | (2) | (2) | (2) |
| (2) | (2) | (2) | (2) | | | |

Clerical and sales

| | | | | | |
|-----|--|-----|-----|-----|-----|
| | Total with dental care based on a percentage of charges..... | 100 | 100 | 100 | 100 |
| 100 | 100 | 100 | 100 | | |
| (2) | Less than 50..... | - | - | (2) | (2) |
| (2) | 1 | 1 | (2) | | |
| 10 | 50..... | (2) | 1 | 6 | 6 |
| 8 | 66 | 69 | 78 | | |
| - | 51-59..... | - | - | - | - |
| - | - | (2) | - | | |
| 2 | 60..... | 1 | 1 | 2 | 1 |
| 2 | 12 | 13 | 6 | | |
| 4 | 61-74..... | 1 | 1 | 4 | 4 |

| | | | | | | |
|-----|-----------------------|-----|-----|-----|-----|-----|
| 4 | 3 | 3 | 2 | | | |
| | 75..... | | 1 | 1 | 5 | 5 |
| 5 | | | | | | |
| 5 | 4 | 3 | 2 | | | |
| | 80..... | | 19 | 21 | 70 | 73 |
| 69 | | | | | | |
| 71 | 10 | 8 | 6 | | | |
| | 85..... | | (2) | 1 | 2 | 2 |
| 2 | | | | | | |
| 2 | (2) | 1 | - | | | |
| | 90..... | | 4 | 5 | 4 | 4 |
| 4 | | | | | | |
| 4 | 2 | (2) | 1 | | | |
| | 91-99..... | | - | - | (2) | (2) |
| (2) | | | | | | |
| (2) | - | - | - | | | |
| | 100(3)..... | | 73 | 70 | 7 | 6 |
| 3 | | | | | | |
| 5 | 1 | 1 | 4 | | | |
| | Not determinable..... | | (2) | (2) | (2) | (2) |
| (2) | | | | | | |
| (2) | (2) | (2) | (2) | | | |

Blue-collar and service

| | | | | | | |
|-----|--|-----|-----|-----|-----|-----|
| | Total with dental care based on a percentage of charges..... | | 100 | 100 | 100 | 100 |
| 100 | | | | | | |
| 100 | 100 | 100 | 100 | | | |
| | Less than 50..... | | - | (2) | (2) | (2) |
| (2) | | | | | | |
| (2) | 1 | 1 | (2) | | | |
| | 50..... | | (2) | 1 | 6 | 7 |
| 10 | | | | | | |
| 8 | 70 | 79 | 80 | | | |
| | 51-59..... | | - | - | - | - |
| - | | | | | | |
| - | - | (2) | - | | | |
| | 60..... | | 1 | 1 | 3 | 2 |
| 4 | | | | | | |
| 2 | 8 | 9 | 6 | | | |
| | 61-74..... | | (2) | (2) | 3 | 3 |
| 3 | | | | | | |
| 2 | 1 | 1 | - | | | |
| | 75..... | | 2 | 1 | 7 | 7 |
| 7 | | | | | | |
| 7 | 3 | 2 | 1 | | | |
| | 80..... | | 24 | 27 | 61 | 62 |
| 60 | | | | | | |
| 61 | 8 | 5 | 10 | | | |
| | 85..... | | (2) | 3 | 4 | 4 |
| 4 | | | | | | |
| 4 | (2) | (2) | - | | | |
| | 90..... | | 4 | 9 | 8 | 8 |
| 8 | | | | | | |
| 8 | 6 | 2 | 1 | | | |

| | | | | |
|-----------------------|-----|-----|-----|-----|
| 91-99..... | - | - | - | - |
| - | | | | |
| - | - | - | (2) | |
| 100(3)..... | 68 | 57 | 9 | 8 |
| 4 | | | | |
| 7 | 2 | 2 | 2 | |
| Not determinable..... | (2) | (2) | (2) | (2) |
| (2) | | | | |
| (2) | (2) | (2) | (2) | |

1 Excludes plans that limited coverage to accidental injuries, removal of impacted wisdom teeth, or repair of jaw.

2 Less than 0.5 percent.

3 Includes plans that paid 100 percent of charges, but imposed a deductible and limited payment to a maximum dollar amount.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.
*

Table 95. Dental care benefits: Amount of individual deductible,(1) full-time employees, medium and large private establishments, 1995

| Type of deductible | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with dental care..... | 18,866 | 6,217 | 4,603 | 8,046 |
| Percent | | | | |
| Total with dental care. | 100 | 100 | 100 | 100 |
| Subject to separate dental deductible(2). | 59 | 60 | 61 | 55 |
| Yearly deductible | | | | |
| only..... | 55 | 56 | 56 | 52 |
| Under \$25..... | (3) | 1 | (3) | (3) |
| \$25..... | 16 | 17 | 14 | 17 |
| \$26-\$49..... | 1 | 1 | 1 | 2 |
| \$50..... | 31 | 31 | 33 | 30 |
| \$51-\$99..... | 3 | 2 | 4 | 2 |
| \$100..... | 3 | 3 | 4 | 2 |
| Over \$100..... | (3) | (3) | (3) | (3) |

| | | | | |
|---|-----|-----|-----|-----|
| Lifetime deductible only..... | 2 | 2 | 3 | 2 |
| Less than \$50... | (3) | (3) | (3) | (3) |
| \$50..... | 2 | 2 | 2 | 1 |
| Over \$50..... | (3) | (3) | 1 | - |
| Both yearly and lifetime deductibles..... | 2 | 2 | 1 | 1 |
| No deductible..... | 40 | 39 | 38 | 42 |
| Not determinable..... | 1 | 1 | 1 | 3 |

Average(4)

| | | | | |
|---|------|------|------|------|
| Average employee yearly deductible..... | \$46 | \$45 | \$49 | \$45 |
| Average employee lifetime deductible..... | 46 | 38 | 57 | 48 |

1 Amount of deductible described is for each insured person. In some plans, the individual and family deductibles are identical. Excludes separate deductibles for orthodontic procedures.

2 Deductibles may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

3 Less than 0.5 percent.

4 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 96. Dental care benefits: Relationship of yearly family deductibles to yearly individual deductibles, full-time employees, medium and large private establishments, 1995

| Relationship | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with dental care..... | 18,866 | 6,217 | 4,603 | 8,046 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with dental care. | 100 | 100 | 100 | 100 |
| With individual and family deductible..... | 43 | 48 | 50 | 36 |
| Family deductible relates to individual deductible: | | | | |
| Equal to individual deductible..... | (1) | (1) | 1 | (1) |
| 2 times individual deductible..... | 13 | 16 | 12 | 11 |
| 3 times individual deductible..... | 29 | 31 | 36 | 24 |
| Other(2)..... | (1) | (1) | 1 | (1) |
| Without individual and family deductible..... | 57 | 52 | 50 | 64 |

1 Less than 0.5 percent.

2 Includes plans where family deductible is not an even multiple of individual coverage.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 97. Dental care benefits: Services covered by deductible(1) provisions, full-time employees, medium and large private establishments, 1995

| Categories of care | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number of employees (in thousands) with a dental deductible..... | 12,138 | 4,047 | 3,195 | 4,896 |
| Percent | | | | |
| Total with a dental deductible..... | 100 | 100 | 100 | 100 |
| All categories(2)..... | 20 | 18 | 21 | 20 |
| All except exams and x-rays..... | 46 | 48 | 47 | 42 |
| All except exams, x-rays, and orthodontia..... | 24 | 24 | 25 | 25 |

| | | | | |
|--|---|---|-----|---|
| All except orthodontia.. | 3 | 4 | 3 | 4 |
| All except exams and orthodontia..... | 1 | 1 | (3) | 2 |
| Other(4)..... | 6 | 5 | 5 | 7 |

1 Includes plans with both a yearly deductible only, and a yearly and lifetime deductible.

2 This applies to all categories of care covered by the plan. The categories of dental care are exams, x-rays, surgery, fillings, periodontal care, endodontics, crowns, prosthetics, and orthodontia.

3 Less than 0.5 percent.

4 Includes other category combinations.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 98. Dental care benefits: Maximum benefit provisions,(1) full-time employees, medium and large private establishments, 1995

| Dollar amount(2) | All employee- es | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|------------------------|---|------------------------------------|--|
| Number (in thousands) with dental care..... | 18,866 | 6,217 | 4,603 | 8,046 |
| Percent | | | | |
| Total with dental care. | 100 | 100 | 100 | 100 |
| Yearly maximum specified(3)..... | 82 | 83 | 82 | 81 |
| Less than \$500..... | 1 | 1 | (4) | 1 |
| \$500..... | 2 | 2 | 3 | 3 |
| \$501-\$749..... | 1 | (4) | (4) | 1 |
| \$750..... | 7 | 6 | 9 | 6 |
| \$751-\$999..... | 1 | (4) | 1 | 1 |
| \$1,000..... | 40 | 38 | 39 | 42 |
| \$1,001-\$1,499..... | 10 | 8 | 9 | 12 |
| \$1,500..... | 12 | 14 | 14 | 10 |
| \$1,501-\$1999..... | 3 | 4 | 1 | 2 |
| \$2,000..... | 4 | 7 | 4 | 3 |
| Greater than \$2,000..... | 1 | 2 | 1 | 2 |
| No yearly maximum..... | 17 | 16 | 17 | 17 |
| Maximum provision not determinable..... | 1 | 1 | 1 | 2 |

Average(5)

| | | | | |
|----------------------------|---------|---------|---------|---------|
| Average yearly maximum.... | \$1,166 | \$1,218 | \$1,141 | \$1,139 |
|----------------------------|---------|---------|---------|---------|

1 Includes all covered dental procedures except orthodontia.

Amount of maximum specified is for each insured person.

2 Coverage for dental procedures may also be subject to scheduled allowance, deductible, or coinsurance provisions in addition to maximum dollar limitations.

3 If separate yearly maximums applied to different procedures, the sum of the maximums was tabulated. Maximums applied to dental expenses only.

4 Less than 0.5 percent.

5 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 99. Orthodontic care benefits: Maximum benefit provisions, full-time employees, medium and large private establishments, 1995

| Dollar amount(1) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with orthodontic care..... | 13,749 | 4,692 | 3,163 | 5,894 |
| Percent | | | | |
| Total with orthodontic care..... | 100 | 100 | 100 | 100 |
| Lifetime maximum specified | | | | |
| | 83 | 82 | 83 | 83 |
| Less than \$500..... | (2) | (2) | (2) | (2) |
| \$500..... | 7 | 9 | 5 | 7 |
| \$501-\$749..... | 1 | 2 | 2 | 1 |
| \$750..... | 8 | 8 | 16 | 5 |
| \$751-\$999..... | 1 | 1 | (2) | 1 |
| \$1,000..... | 31 | 27 | 32 | 35 |
| \$1,001-\$1,499..... | 11 | 10 | 7 | 15 |
| \$1,500..... | 16 | 20 | 13 | 14 |
| Greater than \$1,500..... | 6 | 6 | 8 | 5 |
| Dollar amount unspecified..... | (2) | (2) | 1 | (2) |
| No lifetime maximum..... | 15 | 15 | 14 | 14 |

| | | | | |
|----------------------------|---|---|---|---|
| Provision not determinable | 3 | 3 | 3 | 2 |
|----------------------------|---|---|---|---|

Average(3)

| | | | | |
|----------------------------|---------|---------|---------|---------|
| Average lifetime maximum.. | \$1,138 | \$1,144 | \$1,128 | \$1,139 |
|----------------------------|---------|---------|---------|---------|

1 Coverage for orthodontia procedure may also be subject to scheduled allowance, deductible, or coinsurance provisions in addition to maximum dollar limitations.

2 Less than 0.5 percent.

3 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 100. Dental care benefits: Pretreatment authorization provisions full-time employees, medium and large private establishments, 1995

| Item | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with dental care..... | 18,866 | 6,217 | 4,603 | 8,046 |
| Percent | | | | |
| Total with dental care. | 100 | 100 | 100 | 100 |
| Preauthorization required. | 49 | 45 | 52 | 50 |
| Minimum expense requiring preauthorization: | | | | |
| \$100..... | 8 | 6 | 6 | 10 |
| \$101-\$199..... | 5 | 4 | 6 | 5 |
| \$200..... | 13 | 14 | 11 | 12 |
| Greater than \$200..... | 18 | 15 | 23 | 19 |
| Dollar amount not determinable..... | 5 | 6 | 6 | 4 |
| Preauthorization not required..... | 47 | 51 | 45 | 45 |
| Data not determinable..... | 4 | 4 | 3 | 5 |

Average(1)

Average minimum expense
 requiring
 preauthorization..... \$225 \$219 \$235 \$224

1 The average is presented for all covered workers; averages
 exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal
 totals. Where applicable, dash indicates no employees in this
 category.

Table 101. Vision care benefits: Coverage for selected services, full-time
 employees,
 medium and large private
 establishments, 1995

| Type of vision benefit | Covered(1) | Covered in | Scheduled |
|--|------------|------------|-----------|
| Copayment | | | |
| Other(2) Not covered Not deter- | | | |
| minable Total | | full | allowance |
| | | | Percent |
| All employees | | | |
| Eye exam..... | 100 | 95 | 18 38 |
| 34 | | | |
| 15 4 1 | | | |
| Contact lenses(3)..... | 100 | 94 | 5 67 |
| 19 | | | |
| 17 5 1 | | | |
| Eyeglasses..... | 100 | 100 | 10 53 |
| 25 | | | |
| 17 - (4) | | | |
| Professional, technical, and related participants | | | |
| Eye exam..... | 100 | 95 | 20 35 |
| 35 | | | |
| 12 5 (4) | | | |
| Contact lenses(3)..... | 100 | 95 | 5 65 |
| 16 | | | |
| 18 4 1 | | | |
| Eyeglasses..... | 100 | 100 | 12 51 |
| 24 | | | |
| 19 - (4) | | | |
| Clerical and sales | | | |

| | | | | |
|--------------------------------------|------------------------|-----|-----|-------|
| participants | | | | |
| 34 | Eye exam..... | 100 | 95 | 17 37 |
| 16 | 4 1 | | | |
| 16 | Contact lenses(3)..... | 100 | 96 | 4 70 |
| 22 | 3 1 | | | |
| 22 | Eyeglasses..... | 100 | 100 | 11 54 |
| 22 | - (4) | | | |
| Blue-collar and service participants | | | | |
| 34 | Eye exam..... | 100 | 96 | 16 41 |
| 17 | 3 1 | | | |
| 22 | Contact lenses(3)..... | 100 | 93 | 5 67 |
| 13 | 6 1 | | | |
| 28 | Eyeglasses..... | 100 | 99 | 9 54 |
| 14 | - 1 | | | |

1 The total is less than the sum of individual items because many participants are in

plans with more than one type of limitation.

2 Includes plans subject to coinsurance and retail discount.

3 Includes plans where coverage is for elected contact lenses; medically necessary contact lenses, i.e., cataract surgery, is normally provided under the surgical portion of the medical plan and is not described in this table.

4 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 102. Life insurance: Summary of provisions, full-time employees, medium and large private establishments, 1995

| Item | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with basic life insurance... | 29,078 | 8,721 | 7,227 | 13,130 |

Percent

Total with basic life

| | | | | |
|--------------------------------------|-----|-----|-----|-----|
| insurance..... | 100 | 100 | 100 | 100 |
| Multiple of earnings benefit..... | 57 | 74 | 72 | 36 |
| Dollar amount benefit... | 43 | 25 | 27 | 63 |
| Retiree coverage available..... | 37 | 39 | 40 | 34 |
| Supplemental coverage available..... | 59 | 71 | 67 | 47 |
| Dependent coverage available..... | 52 | 57 | 61 | 44 |
| Required employee contribution..... | 13 | 13 | 16 | 11 |

NOTE: Where applicable, dash indicates no employees in this category.

Table 103. Life insurance: Method of determining basic coverage, full-time employees, medium and large private establishments, 1995

| Type | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with basic life insurance... | 29,078 | 8,721 | 7,227 | 13,130 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with basic life insurance..... | 100 | 100 | 100 | 100 |
| Multiple of earnings benefit..... | 57 | 74 | 72 | 36 |
| Fixed multiple of earnings ² | 56 | 74 | 72 | 36 |
| Multiple varies by earnings..... | (1) | (1) | (1) | (1) |
| Multiple varies by service..... | (1) | (1) | (1) | (1) |
| Dollar amount benefit.. | 43 | 25 | 27 | 63 |
| Flat dollar amount... | 38 | 23 | 24 | 55 |
| Dollar amount varies by earnings..... | 4 | 2 | 2 | 6 |
| Dollar amount varies by service..... | 1 | (1) | 1 | 2 |
| Other..... | 1 | 1 | (1) | 1 |

1 Less than 0.5 percent.

2 Includes participants in plans in which insurance equaled a multiple of earnings, plus or minus a specified amount.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 104. Life insurance: Flat dollar benefit amounts, full-time employees, medium and large private establishments, 1995

| Amount of insurance | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with dollar amount of basic life insurance..... | 12,375 | 2,200 | 1,958 | 8,217 |
| Percent | | | | |
| Total with dollar amount of basic life insurance | 100 | 100 | 100 | 100 |
| Flat dollar amount.... | 89 | 90 | 90 | 88 |
| Less than \$5,000.... | 4 | 1 | 2 | 5 |
| \$5,000 - \$9,999.... | 17 | 10 | 19 | 19 |
| \$10,000 - \$14,999... | 27 | 34 | 32 | 23 |
| \$15,000 - \$19,999... | 13 | 7 | 10 | 15 |
| \$20,000 - \$24,999... | 14 | 8 | 12 | 17 |
| \$25,000 - \$29,999... | 5 | 11 | 4 | 3 |
| \$30,000 - \$49,999... | 4 | 2 | 6 | 4 |
| \$50,000 - \$99,999... | 5 | 13 | 5 | 2 |
| \$100,000 and over... | 1 | 5 | 1 | 1 |
| Dollar amount varies by earnings..... | 9 | 10 | 7 | 9 |
| Dollar amount varies by service..... | 2 | (1) | 3 | 2 |
| Average ² | | | | |
| Average flat dollar amount of basic life insurance | \$22,281 | \$42,766 | \$22,792 | \$16,560 |

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 105. Life insurance: Multiple of earnings benefit amounts, full-time employees, medium and large private establishments, 1995

| Formula | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with multiple of earnings basic life insurance... | 16,430 | 6,474 | 5,237 | 4,719 |
| | Percent | | | |
| Total with multiple of earnings formula..... | 100 | 100 | 100 | 100 |
| Flat | | | | |
| multiple-of-earnin- gs(1)..... | 99 | 100 | 99 | 99 |
| Less than 1.0..... | 4 | 3 | 5 | 3 |
| 1.0..... | 55 | 49 | 58 | 61 |
| 1.1 - 1.9..... | 13 | 14 | 11 | 13 |
| 2.0..... | 20 | 22 | 20 | 16 |
| 2.1 - 2.9..... | 4 | 6 | 3 | 2 |
| 3.0..... | 3 | 3 | 2 | 3 |
| Greater than 3.0.... | 1 | 1 | 1 | 1 |
| Multiple varies by earnings..... | (2) | (2) | (2) | (2) |
| Multiple varies by service..... | (2) | (2) | (2) | (2) |
| | Average(3) | | | |
| Average flat multiple of earnings formula..... | 1.4 | 1.5 | 1.4 | 1.4 |

1 Includes participants in plans in which insurance equaled a multiple of earnings, plus or minus a specified amount.

2 Less than 0.5 percent.

3 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 106. Life insurance: Maximum benefits placed on multiple of earnings formulas, full-time employees, medium and large private establishments, 1995

| Maximum | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with multiple of earnings formula..... | 16,430 | 6,474 | 5,237 | 4,719 |
| Percent | | | | |
| Total with multiple of earnings formula..... | 100 | 100 | 100 | 100 |
| With maximum benefit amount..... | 57 | 58 | 55 | 57 |
| Less than \$50,000..... | 1 | 2 | 2 | 1 |
| \$50,000 - \$99,999..... | 16 | 16 | 16 | 19 |
| \$100,000..... | 6 | 5 | 5 | 8 |
| \$100,001 - \$249,999... | 7 | 8 | 7 | 7 |
| \$250,000 - \$499,999... | 12 | 16 | 11 | 10 |
| \$500,000..... | 7 | 6 | 6 | 9 |
| \$500,001 - \$999,999... | 2 | 1 | 3 | 2 |
| \$1,000,000 or more.... | 4 | 4 | 6 | 2 |
| No maximum specified.... | 39 | 38 | 41 | 38 |
| Not determinable..... | 4 | 4 | 4 | 4 |

Average(1)

| | | | | |
|----------------------|-----------|-----------|-----------|-----------|
| Average maximum..... | \$317,829 | \$317,074 | \$372,990 | \$259,684 |
|----------------------|-----------|-----------|-----------|-----------|

1 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 107. Life insurance: Minimum benefits placed on multiple of earnings formulas, full-time employees, medium and large private establishments, 1994

| | | |
|--------------------|----------|-----------------|
| Profes- sional, | Clerical | Blue- collar |
|--------------------|----------|-----------------|

| Minimum | All employees | techni- cal, and related employees | and sales employees | and service employees |
|--|---------------|------------------------------------|---------------------|-----------------------|
| Number (in thousands) with multiple of earnings formula..... | 16,430 | 6,474 | 5,237 | 4,719 |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with multiple of earnings formula..... | 100 | 100 | 100 | 100 |
| With minimum benefit amount..... | 8 | 8 | 8 | 10 |
| Less than \$5,000..... | (1) | (1) | (1) | (1) |
| \$5,000 - \$9,999..... | 1 | 2 | 1 | (1) |
| \$10,000 - \$14,999..... | 5 | 3 | 5 | 9 |
| \$15,000 and over..... | 2 | 3 | 2 | 1 |
| No minimum specified.... | 92 | 92 | 92 | 90 |
| Not determinable..... | (1) | (1) | - | - |

Average(2)

| | | | | |
|----------------------|----------|----------|----------|----------|
| Average minimum..... | \$14,127 | \$16,295 | \$14,210 | \$11,744 |
|----------------------|----------|----------|----------|----------|

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 108. Life insurance: Retiree coverage, full-time employees, medium and large private establishments, 1995

| Coverage | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|--|------------------------------|------------------------------------|
| Number (in thousands) with basic life insurance... | 29,078 | 8,721 | 7,227 | 13,130 |

Percent

| | | | | |
|--------------------------------------|-----|-----|-----|-----|
| Total with basic life insurance..... | 100 | 100 | 100 | 100 |
| With retiree coverage.. | 37 | 39 | 40 | 34 |
| Employer paid..... | 28 | 27 | 28 | 28 |
| Jointly paid..... | 2 | 2 | 2 | 2 |
| Retiree paid..... | 7 | 10 | 9 | 4 |
| No retiree coverage.... | 53 | 51 | 52 | 56 |
| Not determinable..... | 10 | 10 | 8 | 11 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 109. Life insurance: Reductions in benefits for retirees, full-time employees, medium and large private establishments, 1995

| Reduction policy | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with basic life insurance... | 29,078 | 8,721 | 7,227 | 13,130 |

Percent

| | | | | |
|--------------------------------------|-----|-----|-----|-----|
| Total with basic life insurance..... | 100 | 100 | 100 | 100 |
| With retiree coverage.. | 37 | 39 | 40 | 34 |
| No reductions..... | 5 | 6 | 5 | 4 |
| With reductions | | | | |
| Reduced once..... | 19 | 20 | 17 | 20 |
| Reduced more than once..... | 10 | 10 | 15 | 7 |
| Not determinable..... | 3 | 2 | 2 | 3 |
| No retiree coverage.... | 53 | 51 | 52 | 56 |
| Not determinable..... | 3 | 2 | 2 | 3 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 110. Life insurance: Supplemental coverage, full-time employees, medium and large private establishments, 1995

| Coverage | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with basic life insurance... | 29,078 | 8,721 | 7,227 | 13,130 |
| Percent | | | | |
| Total with basic life insurance..... | 100 | 100 | 100 | 100 |
| With supplemental coverage | 59 | 71 | 67 | 47 |
| Employee paid..... | 47 | 53 | 52 | 40 |
| Jointly paid..... | 2 | 2 | 2 | 2 |
| Flexible benefits..... | 10 | 16 | 13 | 4 |
| No supplemental coverage.. | 33 | 25 | 28 | 42 |
| Not determinable..... | 8 | 4 | 5 | 12 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 111. Life insurance: Dependent coverage, full-time employees, medium and large private establishments, 1995

| Coverage | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with basic life insurance... | 29,078 | 8,721 | 7,227 | 13,130 |
| Percent | | | | |
| Total with basic life insurance..... | 100 | 100 | 100 | 100 |
| With dependent coverage... | 52 | 57 | 61 | 44 |
| Employer paid..... | 6 | 5 | 6 | 7 |
| Employee paid..... | 34 | 37 | 41 | 29 |
| Jointly paid..... | 2 | 1 | 2 | 3 |
| Flexible benefits..... | 10 | 14 | 13 | 5 |
| No dependent coverage..... | 40 | 36 | 34 | 45 |
| Not determinable..... | 8 | 6 | 5 | 11 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 112. Life insurance: Eligibility requirement, full-time employees, medium and large private establishments, 1995

| Length-of-service requirement | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with basic life insurance... | 29,078 | 8,721 | 7,227 | 13,130 |
| Percent | | | | |
| Total with basic life insurance..... | 100 | 100 | 100 | 100 |
| With service requirement.. | 60 | 48 | 61 | 68 |
| 1 month..... | 20 | 23 | 18 | 19 |
| 2 months..... | 5 | 2 | 4 | 7 |
| 3 months..... | 25 | 16 | 31 | 28 |
| 4 - 5 months..... | 1 | 1 | (1) | 2 |
| 6 months..... | 5 | 4 | 5 | 5 |
| 7 - 11 months..... | 2 | (1) | (1) | 4 |
| 12 months..... | 2 | 2 | 1 | 2 |
| Greater than 12 months.. | (1) | (1) | (1) | 1 |
| No service requirement.... | 35 | 48 | 35 | 26 |
| Not determinable..... | 5 | 4 | 4 | 7 |

Average(2)

| | | | | |
|--|-----|-----|-----|-----|
| Average service requirement (in months) | 3.2 | 2.8 | 2.9 | 3.5 |
|--|-----|-----|-----|-----|

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 113. Defined benefit plans: Summary of plan provisions, full-time employees, medium and large private establishments, 1995

| Provision | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| Basic provisions | | | | |
| Employee contribution required..... | 3 | 3 | 2 | 3 |
| Benefits based on earnings..... | 70 | 84 | 76 | 57 |
| Benefits integrated with Social Security..... | 51 | 58 | 58 | 42 |
| Benefits subject to maximum(1)..... | 35 | 40 | 42 | 27 |
| Early retirement benefits available... | 96 | 97 | 95 | 96 |
| Disability retirement benefits available... | 73 | 64 | 70 | 81 |
| Portability provisions.. | 8 | 3 | 9 | 9 |
| Availability of lump sum benefits at retirement..... | 15 | 14 | 22 | 12 |
| Other provisions | | | | |
| Normal retirement supplement available. | 3 | 3 | 1 | 4 |
| Early retirement supplement available. | 8 | 10 | 4 | 9 |
| Minimum benefits provision..... | 4 | 3 | 5 | 3 |
| Early retirement requires employer approval..... | 3 | 4 | 3 | 2 |
| Deferred vested benefits available prior to normal retirement age | 93 | 92 | 95 | 92 |
| Lump-sum postretirement survivor benefits.... | 7 | 7 | 4 | 9 |
| Lump-sum preretirement survivor benefits.... | 2 | 1 | 2 | 3 |
| Full pension restored if spouse predeceases | | | | |

| | | | | |
|--|----|----|----|----|
| retiree..... | 13 | 13 | 11 | 13 |
| Survivor benefits for children..... | 4 | 3 | 5 | 4 |

1 Provisions that restrict benefits, such as limits on the number of years of service included in benefit computations.

NOTE: Where applicable, dash indicates no employees in this category.

Table 114. Defined benefit plans: Primary formula and availability of alternative formula, full-time employees, medium and large private establishments, 1995

| Benefit formula(1) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| Percent of terminal earnings..... | 58 | 71 | 67 | 46 |
| With alternative formula..... | 18 | 24 | 17 | 15 |
| Percent of career earnings..... | 11 | 13 | 9 | 11 |
| With alternative formula..... | 5 | 5 | 4 | 5 |
| Dollar amount formula... | 23 | 10 | 14 | 37 |
| With alternative formula..... | (2) | (2) | 1 | (2) |
| Percent of contribution formula..... | 2 | (2) | 1 | 4 |
| With alternative formula..... | (2) | - | (2) | (2) |
| Cash account..... | 3 | 4 | 5 | 2 |
| With alternative formula..... | (2) | (2) | (2) | (2) |
| Other..... | 2 | 1 | 4 | 1 |

1 Alternative formulas are generally designed to provide a minimum benefit for employees with short service or low earnings.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal

totals. Where applicable, dash indicates no employees in this category.

Table 115. Defined benefit plans: Terminal earnings formula, full-time employees, medium and large private establishments, 1995

| Item | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with terminal earnings formula..... | 10,186 | 3,559 | 2,988 | 3,639 |
| Percent | | | | |
| Total with terminal earnings formula..... | 100 | 100 | 100 | 100 |
| Flat percent per year of service..... | 37 | 38 | 29 | 43 |
| Less than 1.00 percent | 2 | 1 | 2 | 5 |
| 1.00 - 1.24 percent... | 10 | 10 | 6 | 12 |
| 1.25 - 1.49 percent... | 5 | 4 | 6 | 5 |
| 1.50 - 1.74 percent... | 13 | 16 | 9 | 13 |
| 1.75 - 1.99 percent... | 3 | 4 | 2 | 4 |
| 2.00 - 2.24 percent... | 4 | 3 | 5 | 5 |
| 2.25 percent or greater..... | - | - | - | - |
| Percent per year varies. | 62 | 62 | 71 | 57 |
| By service..... | 8 | 8 | 14 | 4 |
| By earnings..... | 41 | 42 | 46 | 36 |
| By age..... | (1) | (1) | (1) | (1) |
| By earnings and service..... | 13 | 12 | 10 | 17 |
| Other..... | (1) | 1 | (1) | - |
| Average(2) | | | | |
| Average flat percent per year of service..... | 1.45 | 1.48 | 1.49 | 1.39 |

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 116. Defined benefit plans: Definition of terminal earnings, full-time employees, medium and large private establishments, 1995

| Definition of earnings | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with terminal earnings formula..... | 10,186 | 3,559 | 2,988 | 3,639 |
| Percent | | | | |
| Total with terminal earnings formula..... | 100 | 100 | 100 | 100 |
| One year..... | 2 | 2 | 1 | 2 |
| Three years..... | 17 | 25 | 9 | 17 |
| Last 3..... | (1) | (1) | (1) | (1) |
| High 3..... | 5 | 7 | 2 | 6 |
| Of last 10..... | 2 | 3 | 1 | 1 |
| Of career..... | 3 | 4 | 1 | 5 |
| Of other time period | (1) | (1) | (1) | (1) |
| High consecutive 3.... | 12 | 18 | 7 | 11 |
| Of last 10..... | 6 | 10 | 3 | 5 |
| Of career..... | 4 | 5 | 3 | 5 |
| Of other time period | 1 | 3 | (1) | 1 |
| Five years..... | 78 | 70 | 89 | 77 |
| Last 5..... | 3 | 1 | 3 | 4 |
| High 5..... | 11 | 10 | 9 | 14 |
| Of last 10..... | 6 | 7 | 4 | 8 |
| Of career..... | 4 | 2 | 4 | 6 |
| Of other time period | 1 | 1 | 1 | (1) |
| High consecutive 5.... | 64 | 59 | 77 | 59 |
| Of last 10..... | 48 | 45 | 62 | 40 |
| Of career..... | 15 | 13 | 13 | 17 |
| Of other time period | 1 | 1 | 1 | 1 |
| Other period(2)..... | 3 | 3 | 1 | 5 |

1 Less than 0.5 percent.

2 Formulas based on earnings during period other than 3 or 5 years' service, or period not immediately before retirement (for example, first 5 of last 10 years' service).

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 117. Defined benefit plans: Types of earnings included in

earnings-based formulas, full-time employees, medium and large private establishments, 1995

| Definition of earnings | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with earnings-based formula. | 12,113 | 4,196 | 3,393 | 4,525 |
| Percent | | | | |
| Total with earnings-based formula..... | 100 | 100 | 100 | 100 |
| Straight-time earnings only..... | 62 | 64 | 66 | 59 |
| Straight-time earnings plus other earnings.. | 38 | 37 | 35 | 41 |
| Overtime..... | 32 | 32 | 29 | 35 |
| Shift differentials... | 24 | 28 | 18 | 26 |
| Commissions..... | 18 | 17 | 16 | 21 |
| Other..... | 10 | 9 | 9 | 12 |

NOTE: Sums of individual items may be greater than totals because more than one type of earnings may be included in this definition. Where applicable, dash indicates no employees in this category.

Table 118. Defined benefit plans: Dollar amount formula, full-time employees, medium and large private establishments, 1995

| Item | All employees | Blue- collar and service employees |
|---|------------------|--|
| Number (in thousands) with dollar amount formula.. | 4,049 | 2,953 |
| Percent | | |
| Total with dollar amount formula..... | 100 | 100 |
| Flat monthly amount per | | |

| | | |
|--------------------------|----|----|
| year of service..... | 94 | 96 |
| Less than \$5.00..... | 4 | 5 |
| \$5.00 - \$9.99..... | 2 | 3 |
| \$10.00 - \$14.99..... | 4 | 5 |
| \$15.00 - \$19.99..... | 9 | 7 |
| \$20.00 - \$24.99..... | 15 | 19 |
| \$25.00 - \$29.99..... | 9 | 11 |
| \$30.00 - \$34.99..... | 23 | 23 |
| \$35.00 - \$39.99..... | 19 | 16 |
| \$40.00 or more..... | 9 | 9 |
| Dollar amount varies.... | 6 | 4 |
| By service..... | 6 | 4 |

Average(1)

Average flat dollar amount
per year of service.... \$28.47 \$27.47

1 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Data were insufficient to show professional, technical, and related employees and clerical and sales employees separately. Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 119. Defined benefit plans: Integration with Social Security, full-time employees, medium and large private establishments, 1995

| Intregation with Social Security | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit pension | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit pension..... | 100 | 100 | 100 | 100 |
| With integrated formula. | 51 | 58 | 58 | 42 |
| Step-rate excess(1)... | 37 | 42 | 42 | 30 |
| Social Security breakpoint..... | 33 | 36 | 39 | 27 |

| | | | | |
|--------------------------------------|----|----|----|----|
| Dollar amount breakpoint..... | 4 | 5 | 3 | 4 |
| Offset by Social Security(2)..... | 14 | 16 | 16 | 12 |
| Without integrated formula..... | 49 | 42 | 42 | 58 |

1 Formula applies lower benefit rate to earnings subject to FICA (Social Security) taxes or below a specific dollar breakpoint.

2 Benefit as calculated by formula is reduced by portion of primary Social Security payments, for example, 50 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates that no data were reported.

Table 120. Defined benefit plans: Maximum benefit provisions,(1) full-time employees, medium and large private establishments, 1995

| Maximum benefit | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| Subject to maximum..... | 35 | 40 | 42 | 27 |
| Limit on years of credited service... | 33 | 38 | 41 | 26 |
| Less than 30..... | 5 | 8 | 4 | 3 |
| 30..... | 7 | 6 | 7 | 8 |
| 31 - 34..... | 1 | 2 | (2) | (2) |
| 35..... | 16 | 18 | 22 | 11 |
| 36 - 39..... | (2) | - | (2) | (2) |
| 40..... | 4 | 4 | 7 | 2 |
| Greater than 40..... | 1 | (2) | (2) | 1 |
| Other maximum(3)..... | 1 | 2 | 2 | 1 |
| Not subject to maximum.. | 65 | 60 | 58 | 73 |
| Average(4) | | | | |
| Average credited service maximum (in years)..... | 33.1 | 32.6 | 34.0 | 32.9 |

1 These maximum provisions are independent of Internal Revenue Code ceilings on pensions payable from defined benefit plans.

2 Less than 0.5 percent.

3 The benefit yielded under the formula is limited to a percent of terminal earnings or to a flat dollar amount.

4 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Sums of individual items may not equal totals because some benefit formulas contain a limit on years of credited service and another maximum provision. Where applicable, dash indicates no employees in this category.

Table 121. Defined benefit plans: Availability of lump sum benefits at retirement, full-time employees, medium and large private establishments, 1995

| Option | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| With lump sum available. | 15 | 14 | 22 | 12 |
| Full lump sum available..... | 15 | 14 | 22 | 10 |
| Limited to specified amount..... | 5 | 5 | 8 | 3 |
| No limit..... | 10 | 9 | 14 | 8 |
| Partial lump sum with reduced annuity.... | 1 | (1) | (1) | 1 |
| Other..... | (1) | (1) | (1) | - |
| No lump sum available... | 85 | 86 | 78 | 88 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 122. Defined benefit plans: Postretirement survivor benefits, full-time employees, medium and large private establishments, 1995

| Survivor benefit provisions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| With postretirement survivor benefits.... | 100 | 100 | 100 | 100 |
| Joint and survivor annuity(1)..... | 98 | 98 | 99 | 98 |
| 50 percent only..... | 30 | 26 | 31 | 31 |
| 51 - 99 percent only | 2 | 1 | 1 | 4 |
| 100 percent only.... | (2) | (2) | (2) | 1 |
| Retiree choice of percentages..... | 66 | 70 | 66 | 63 |
| Highest: | | | | |
| 50 percent..... | (2) | - | (2) | (2) |
| 51 - 99 percent. | 4 | 2 | 4 | 4 |
| 100 percent..... | 62 | 67 | 63 | 58 |
| Percent of unrounded accrued benefits... | 2 | 2 | 1 | 2 |

1 An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer time that payments are expected to be made. Employees and their spouses are required to waive the spouse annuity in writing if they desire a pension during the employee's lifetime only or another option offered by the plan, such as guarantee of payment for a specified period.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 123. Defined benefit plans: Preretirement survivor benefits, full-time employees, medium and large private establishments, 1995

| Survivor benefit provisions | All employees | Profes- sional, techni- cal, and | Clerical and sales employees | Blue- collar and service |
|-----------------------------------|------------------|---|------------------------------------|-----------------------------------|
|-----------------------------------|------------------|---|------------------------------------|-----------------------------------|

| | related employees | | employees | |
|--|----------------------|-------|-----------|-------|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| With preretirement survivor benefits(1). | 98 | 99 | 96 | 98 |
| Equivalent to joint-and-survivor annuity(2)..... | 96 | 96 | 95 | 96 |
| 50 percent of employee's pension..... | 82 | 81 | 80 | 85 |
| With additional employee cost(3)..... | 6 | 8 | 6 | 6 |
| Other percent of employee's pension(4)..... | 4 | 5 | 3 | 5 |
| With additional employee cost(3)..... | 1 | 1 | (5) | 2 |
| Employee choice of percent(6)..... | 9 | 10 | 12 | 7 |
| With additional employee cost(3)..... | 1 | 3 | (5) | (5) |
| Percent of accrued benefits..... | 2 | 3 | 1 | 2 |
| Other(7)..... | (5) | (5) | (5) | - |
| No preretirement survivor benefits.... | 2 | 1 | 4 | 2 |

1 Survivor annuity is based upon the benefit the employee would have received if retirement had occurred on the date of death.

2 The spouse annuity is computed as if the employee had retired with a joint-and-survivor annuity. That is, the accrued pension is first reduced because of the longer time that payments were expected to be made to both the retiree and the surviving spouse. The spouse's share is then the specified percent of the reduced amount.

3 Plan reduces the accrued employee pension benefit for each year survivor protection is in force.

4 Other percentages range from 51 - 100 percent of retiree's pension.

5 Less than 0.5 percent.

6 Alternative percentages were usually 50 or 100 percent.

7 Includes annuity based on a dollar amount formula or percent of earnings.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 124. Defined benefit plans: Requirements for normal retirement, full-time employees, medium and large private establishments, 1995

| Requirements for normal retirement(1) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| No age requirement..... | 6 | 4 | 5 | 6 |
| 30 years of service... | 5 | 4 | 5 | 6 |
| 35 years of service... | (2) | (2) | (2) | (2) |
| At age 55..... | 4 | 4 | 5 | 4 |
| No service requirement | (2) | (2) | - | 1 |
| 5 years of service.... | (2) | (2) | 1 | (2) |
| 20 years of service... | (2) | (2) | 1 | (2) |
| 21 - 24 years of service..... | (2) | (2) | (2) | (2) |
| 25 years of service... | (2) | (2) | (2) | (2) |
| 30 years of service... | 3 | 4 | 3 | 2 |
| More than 30 years of service..... | (2) | - | (2) | (2) |
| At age 56 - 59..... | (2) | (2) | (2) | 1 |
| 20 years of service... | (2) | (2) | (2) | - |
| 30 years of service... | (2) | - | - | 1 |
| At age 60..... | 8 | 10 | 8 | 6 |
| No service requirement | 1 | 1 | 2 | 1 |
| 5 years of service.... | 1 | (2) | 1 | 1 |
| 10 years of service... | 3 | 5 | 3 | 3 |
| 15 years of service... | (2) | (2) | (2) | (2) |
| 20 years of service... | (2) | (2) | (2) | (2) |
| 25 years of service... | (2) | (2) | (2) | (2) |
| 30 years of service... | 2 | 3 | 2 | 1 |
| More than 30 years of service..... | (2) | (2) | (2) | (2) |
| At age 61..... | (2) | - | - | (2) |
| 15 years of service... | (2) | - | - | (2) |
| At age 62..... | 26 | 19 | 22 | 32 |
| No service requirement | 3 | 4 | 2 | 4 |

| | | | | |
|------------------------------------|-----|-----|-----|-----|
| 5 years of service.... | 4 | 5 | 4 | 4 |
| 6 - 9 years of service | (2) | (2) | (2) | - |
| 10 years of service... | 9 | 6 | 4 | 13 |
| 15 years of service... | 3 | 3 | 3 | 3 |
| 20 years of service... | 4 | 1 | 7 | 3 |
| 25 years of service... | 1 | (2) | 1 | 1 |
| 26 - 29 years of service..... | (2) | - | - | 1 |
| 30 years of service... | 2 | (2) | 1 | 3 |
| More than 30 years of service..... | (2) | (2) | (2) | - |
| At age 63 - 64..... | (2) | - | 1 | (2) |
| No service requirement | (2) | - | 1 | (2) |
| At age 65..... | 48 | 53 | 51 | 43 |
| No service requirement | 36 | 39 | 39 | 32 |
| 1 - 4 years of service | (2) | 1 | 1 | (2) |
| 5 years of service.... | 9 | 11 | 9 | 8 |
| 10 years of service... | 2 | 2 | 1 | 2 |
| 15 years of service... | (2) | (2) | - | (2) |
| 25 years of service... | (2) | - | (2) | 1 |
| 30 years of service... | (2) | (2) | (2) | (2) |
| Sum of age plus service(3)..... | 9 | 10 | 8 | 8 |
| Equals less than 80... | 1 | 1 | 1 | 1 |
| Equals 80..... | 1 | 1 | 1 | (2) |
| Equals 81 - 89..... | 6 | 7 | 4 | 6 |
| Equals 90..... | 1 | (2) | 1 | 1 |
| Equals more than 90... | (2) | (2) | (2) | - |

1 Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without reduction due to age. If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the requirement tabulated.

2 Less than 0.5 percent.

3 In some plans, participants must also satisfy a minimum age or service requirement.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 125. Defined benefit plans: Requirements for early retirement, full-time employees, medium and large private establishments, 1995

| Requirements for early retirement(1) | All employees | Profes- sional, Clerical and sales techni- cal, and employees related employees | Blue- collar and service employees |
|--|------------------|---|--|
|--|------------------|---|--|

Number (in thousands) with

| | | | | |
|-------------------------|--------|-------|-------|-------|
| defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
|-------------------------|--------|-------|-------|-------|

Percent

| | | | | |
|--------------------------------------|-----|-----|-----|-----|
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| With early retirement available..... | 96 | 97 | 95 | 96 |
| No age requirement(2)..... | 7 | 7 | 4 | 9 |
| Less than 20 years of service..... | (3) | (3) | (3) | (3) |
| 20 - 29 years of service..... | 1 | 2 | (3) | 1 |
| 30 years of service..... | 6 | 4 | 4 | 9 |
| Less than age 55..... | 9 | 8 | 13 | 8 |
| No service requirement(2)... | (3) | (3) | (3) | (3) |
| 5 years of service.. | 3 | 1 | 6 | 3 |
| 6 - 9 years of service..... | (3) | (3) | - | (3) |
| 10 years of service..... | 2 | 1 | 2 | 2 |
| 15 years of service..... | 1 | 1 | 1 | 1 |
| 20 years of service..... | (3) | (3) | (3) | (3) |
| 25 years of service..... | 3 | 4 | 4 | 2 |
| At age 55..... | 67 | 70 | 69 | 65 |
| No service requirement(2)... | 4 | 6 | 3 | 4 |
| 1 - 4 years of service..... | (3) | (3) | (3) | (3) |
| 5 years of service.. | 21 | 23 | 27 | 16 |
| 6 - 9 years of service..... | (3) | (3) | (3) | (3) |
| 10 years of service..... | 31 | 29 | 25 | 35 |
| 11 - 14 years of service..... | (3) | (3) | (3) | - |
| 15 years of service..... | 9 | 10 | 12 | 8 |
| 20 years of service..... | 1 | 1 | 2 | (3) |
| 25 years of service..... | 1 | (3) | 1 | 1 |
| Between ages 56 - 59.. | 1 | 3 | 1 | (3) |
| 10 years of service..... | (3) | (3) | (3) | - |
| 30 years of service..... | 1 | 2 | (3) | (3) |
| At age 60..... | 6 | 3 | 4 | 10 |
| No service requirement(2)... | (3) | (3) | (3) | (3) |
| 5 years of service.. | 2 | 2 | 1 | 2 |
| 10 years of service..... | 1 | (3) | 1 | 2 |
| 15 years of service..... | 2 | 1 | 1 | 3 |
| 20 years of service..... | (3) | (3) | (3) | (3) |
| 30 years of service..... | 1 | (3) | 1 | 2 |
| At age 62..... | 1 | 1 | 1 | 1 |
| 10 years of service..... | (3) | (3) | (3) | 1 |
| 15 years of service..... | 1 | 1 | 1 | (3) |
| Sum of age plus service(4)..... | 4 | 6 | 2 | 3 |

| | | | | |
|--|-----|-----|-----|-----|
| Equals less than 80. | 3 | 5 | 2 | 3 |
| Equals 80..... | (3) | 1 | (3) | (3) |
| Equals 81 - 89..... | (3) | (3) | (3) | (3) |
| Early retirement not available..... | 4 | 3 | 5 | 4 |

1 Early retirement is defined as the point at which a worker could retire and immediately receive accrued benefits based on service and earnings but reduced for each year prior to normal retirement age. If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the requirement tabulated.

2 Where no service requirement is specified for early retirement, the service required for full vesting, usually 5 years, applies.

3 Less than 0.5 percent.

4 In most plans, participants must satisfy a minimum age or service requirement.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 126. Defined benefit plans: Early retirement reduction, full-time employees, medium and large private establishments, 1995

| Early retirement reduction(1) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|------------------|---|------------------------------------|--|
| Number (in thousands) with early retirement available..... | 16,738 | 4,837 | 4,214 | 7,687 |
| Percent | | | | |
| Total with early retirement available... | 100 | 100 | 100 | 100 |
| Uniform percentage reduction(2)..... | 40 | 41 | 32 | 43 |
| Less than 3.0..... | 4 | 6 | 3 | 3 |
| 3.0..... | 3 | 4 | 3 | 3 |
| 3.1 - 3.9..... | 1 | 1 | 1 | 2 |
| 4.0..... | 4 | 6 | 4 | 3 |
| 4.1 - 4.9..... | 2 | (3) | 1 | 3 |
| 5.0..... | 7 | 7 | 6 | 7 |
| 5.1 - 5.9..... | (3) | - | 1 | (3) |
| 6.0..... | 14 | 11 | 12 | 16 |
| 6.1 - 6.9..... | 2 | 1 | 2 | 3 |

| | | | | |
|-------------------------|-----|-----|-----|-----|
| 7.0..... | 1 | 1 | - | 1 |
| Greater than 7.0..... | 2 | 4 | (3) | 1 |
| Reduction varies..... | 60 | 59 | 67 | 57 |
| By service..... | 3 | 4 | 4 | 3 |
| By age..... | 57 | 55 | 63 | 54 |
| Other reduction(4)..... | (3) | (3) | (3) | (3) |

Average(5)

| | | | | |
|--|-----|-----|-----|-----|
| Average uniform reduction percentage..... | 5.0 | 4.8 | 4.9 | 5.1 |
|--|-----|-----|-----|-----|

1 Reduction for each year prior to normal retirement.

2 In specific cases, uniform percentage reductions may approximate actuarial reductions, such as early retirement at age 55 with a reduction of 6 percent per year between age 55 and the plan's normal retirement age of 62.

3 Less than 0.5 percent.

4 Reduced amount was not derived from normal retirement formula.

5 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 127. Defined benefit plans: Method of calculating disability retirement benefits, full-time employees, medium and large private establishments, 1995

| Benefit provisions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| With disability retirement available. | 73 | 64 | 70 | 81 |
| Immediate disability retirement(1)..... | 45 | 34 | 36 | 57 |
| Unreduced normal benefits(2)..... | 29 | 22 | 26 | 35 |
| Reduced normal | | | | |

| | | | | |
|-----------------------|-----|-----|-----|-----|
| benefits(3)..... | 12 | 10 | 8 | 16 |
| Other than normal | | | | |
| benefits(4)..... | 3 | 1 | 2 | 5 |
| Not determinable..... | (5) | (5) | (5) | (5) |
| Deferred disability | | | | |
| retirement..... | 28 | 31 | 34 | 24 |
| With benefits based | | | | |
| on: | | | | |
| Service when | | | | |
| disabled..... | 4 | 4 | 3 | 4 |
| Service to | | | | |
| retirement age. | 24 | 26 | 30 | 20 |
| Other..... | (5) | (5) | 1 | (5) |
| Not determinable.. | (5) | (5) | (5) | (5) |
| Disability retirement | | | | |
| not available..... | 27 | 36 | 30 | 19 |

1 Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

2 The disabled worker's pension is computed under the plan's normal benefit formula and is paid as if retirement had occurred on the plan's normal retirement date, either based on years of service actually completed or projected to a later date.

3 The disabled worker's pension is computed under plan's normal benefit formula, based on years of service actually completed, and then reduced for early receipt.

4 The disabled worker's benefit is not computed by the plan's normal benefit formula. The methods used include flat amount benefits, dollar amount formulas, percent of unreduced normal benefits less Social Security, and percent of earnings formula both with and without Social Security offsets.

5 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 128. Defined benefit plans: Requirements for disability retirement, full-time employees, medium and large private establishments, 1995

| Requirements for disability retirement(1) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| With disability retirement available. | 73 | 64 | 70 | 81 |
| No minimum requirements..... | 11 | 9 | 12 | 12 |
| No age requirement.... | 28 | 21 | 22 | 36 |
| Less than 5 years of service..... | (2) | (2) | (2) | (2) |
| 5 years of service.. | 1 | 1 | (2) | 2 |
| 6 - 9 years of service..... | (2) | - | - | (2) |
| 10 years of service. | 16 | 13 | 12 | 21 |
| 11 - 14 years of service..... | (2) | - | (2) | 1 |
| 15 years of service. | 10 | 8 | 9 | 12 |
| Greater than 15 years of service. | (2) | (2) | 1 | - |
| Less than age 40..... | 1 | (2) | 1 | 1 |
| No service requirement..... | (2) | (2) | (2) | (2) |
| Less than 10 years of service..... | (2) | (2) | (2) | (2) |
| 10 years of service. | (2) | (2) | (2) | - |
| Ages 40 - 49..... | 1 | 2 | 1 | 1 |
| 10 years of service. | 1 | 2 | 1 | 1 |
| Greater than 10 years of service. | (2) | (2) | (2) | (2) |
| Age 50 or more..... | 7 | 7 | 4 | 8 |
| No service requirement..... | (2) | (2) | (2) | (2) |
| Less than 10 years of service..... | 2 | 1 | 1 | 2 |
| 10 years of service. | 3 | 3 | 2 | 3 |
| Greater than 10 years of service. | 2 | 2 | 1 | 2 |
| Sum of age plus service..... | 1 | (2) | 1 | 1 |
| Receipt of long-term disability insurance benefits. | 17 | 19 | 24 | 12 |
| Minimum vesting requirement(3)..... | 7 | 5 | 4 | 10 |
| Disability retirement not available..... | 27 | 36 | 30 | 19 |

1 If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the requirement tabulated.

2 Less than 0.5 percent.

3 An employee may be entitled to pension benefits after satisfying vesting service requirements, usually 5 years.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this

category.

Table 129. Defined benefit plans: Vesting requirements, full-time employees, medium and large private establishments, 1995

| Vesting requirements | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| | Percent | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| Immediate full vesting.. | 1 | 2 | (1) | 1 |
| Cliff vesting(2)..... | 96 | 95 | 95 | 97 |
| With full vesting: | | | | |
| At any age..... | 93 | 93 | 91 | 94 |
| Less than 5 years. | (1) | 1 | (1) | (1) |
| 5 years..... | 87 | 91 | 86 | 84 |
| 6 - 9 years..... | (1) | (1) | (1) | - |
| 10 years..... | 6 | 2 | 4 | 10 |
| After specified | | | | |
| age(3)..... | 3 | 2 | 3 | 3 |
| 5 years..... | 3 | 2 | 3 | 3 |
| Graduated vesting(4).... | 3 | 3 | 5 | 2 |
| With full vesting after: | | | | |
| Less than 7 years... | 1 | 1 | 2 | 1 |
| 7 years..... | 1 | 1 | 3 | 1 |
| More than 7 years... | (1) | 1 | - | - |

1 Less than 0.5 percent.

2 Under a cliff vesting schedule, an employee is not entitled to any benefits accrued under a pension plan until satisfying the requirement for 100-percent vesting (usually after 5 years).

3 Sponsors may exclude years of service completed before age 18 from counting towards satisfaction of minimum vesting standards.

4 Graduated vesting schedules give an employee rights to a gradually increasing share of pension benefits determined by years of service, eventually reaching 100-percent vesting status (usually after 7 years).

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 130. Defined benefit plans: Provisions for early receipt

of deferred vested benefits, full-time employees, medium and large private establishments, 1995

| Receipt of deferred vested benefits | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| Deferred vested benefits available prior to normal retirement age | 93 | 92 | 95 | 92 |
| Reduced same as early retirement..... | 60 | 56 | 66 | 59 |
| Other reduction..... | 33 | 36 | 29 | 33 |
| Actuarial reduction. | 23 | 22 | 24 | 23 |
| Uniform percent reduction..... | 7 | 10 | 4 | 7 |
| Other..... | 3 | 4 | 1 | 2 |
| Deferred vested benefits not available prior to normal retirement age..... | 7 | 8 | 5 | 8 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 131. Defined benefit plans: Portability provisions, full-time employees, medium and large private establishments, 1995

| Portability provisions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| Percent | | | | |

| | | | | |
|---|-----|-----|-----|-----|
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| With portability provisions..... | 8 | 3 | 9 | 9 |
| Transfer of service credits..... | 2 | 1 | 4 | 2 |
| Transfer of assets.... | (1) | 1 | (1) | (1) |
| Transfer of service credits and assets. | (1) | (1) | (1) | - |
| Lump sum over \$3,500 paid out to separated employee. | (1) | (1) | (1) | - |
| Multi-employer plans.. | 5 | 2 | 4 | 7 |
| Reciprocity with other plans/jurisdictions..... | 3 | 1 | 3 | 3 |
| Contribution sent to home fund... | 1 | (1) | 1 | 1 |
| Pro rata pension paid by several funds..... | 2 | 1 | 2 | 2 |
| Other..... | (1) | - | - | (1) |
| No reciprocity..... | 2 | (1) | 1 | 4 |
| Other..... | (1) | (1) | (1) | (1) |
| No portability provisions..... | 92 | 97 | 91 | 91 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 132. Defined benefit plans: Postretirement pension increases, full-time employees, medium and large private establishments, 1995

| Item | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |

Percent

Total with defined benefit

| | | | | |
|--|-----|-----|-----|-----|
| plan..... | 100 | 100 | 100 | 100 |
| With postretirement increase available(1) | 7 | 6 | 6 | 8 |
| Automatic cost-of-living increase..... | 3 | 4 | 4 | 3 |
| Discretionary increase granted to retirees in the last 5 years | 4 | 2 | 2 | 5 |
| No postretirement increase..... | 93 | 94 | 94 | 92 |

1 Total may exceed sum of individual items because employees may be covered by more than one type of postretirement increase.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 133. Defined benefit plans: Employee contribution requirements, full-time employees, medium and large private establishments, 1995

| Employee contributions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| Employee contribution required..... | 3 | 3 | 2 | 3 |
| Pretax contribution allowed..... | 1 | 2 | (1) | (1) |
| Pretax contribution not allowed..... | 2 | 2 | 1 | 3 |
| No employee contribution required..... | 97 | 97 | 98 | 97 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 134. Defined benefit plans: Eligibility requirements, full-time employees, medium and large private establishments, 1995

| Eligibility requirements(1) | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with defined benefit plan... | 17,417 | 4,987 | 4,450 | 7,979 |
| | Percent | | | |
| Total with defined benefit plan..... | 100 | 100 | 100 | 100 |
| Plan participation available to new employees..... | 100 | 100 | 100 | 99 |
| With minimum age and/or service requirement..... | 69 | 66 | 82 | 62 |
| Service requirement only..... | 27 | 22 | 25 | 30 |
| 3 months and less..... | 1 | 1 | 3 | 1 |
| 4 - 5 months..... | 2 | (2) | 1 | 3 |
| 6 months..... | 1 | 1 | 2 | 1 |
| 1 year..... | 21 | 18 | 18 | 24 |
| 13 - 23 months.... | (2) | (2) | (2) | (2) |
| 2 years..... | 1 | 2 | 1 | 1 |
| Age 20 or less..... | 3 | 3 | 3 | 2 |
| No service requirement.... | 1 | 2 | 1 | 1 |
| 1 - 11 months..... | (2) | (2) | - | (2) |
| 1 year..... | 1 | 1 | 1 | (2) |
| Over 1 year..... | (2) | - | 1 | (2) |
| Age 21(3)..... | 39 | 40 | 53 | 30 |
| No service requirement.... | 2 | 4 | 1 | 2 |
| 1 - 11 months..... | 2 | 3 | 1 | 3 |
| 1 year..... | 34 | 34 | 51 | 26 |
| Over 1 year..... | (2) | (2) | (2) | - |
| Age 22 and over..... | 1 | (2) | 1 | (2) |
| 1 year..... | 1 | (2) | 1 | (2) |
| No minimum age or service requirement | 31 | 33 | 18 | 37 |
| Plan participation not available to new employees..... | (2) | (2) | - | 1 |
| | Average(4) | | | |

| | | | | |
|---|------|------|------|------|
| Average service requirement (in months) | 11.6 | 11.9 | 11.6 | 11.5 |
|---|------|------|------|------|

1 Excludes administrative time lags.

2 Less than 0.5 percent.

3 The Internal Revenue Code requires that nearly all plans must allow participation to full-time employees who have reached the age of 21 who have completed one year of service. Plans that provide immediate vesting of accrued benefits may require up to three years. Church plans are exempt from the Internal Revenue Code.

4 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 135. Savings and thrift plans: Summary of provisions, full-time employees, medium and large private establishments, 1995

| Item | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
| Percent | | | | |
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| Pre-tax contributions allowed(1)..... | 90 | 92 | 89 | 91 |
| Transfer/rollover contributions allowed | 37 | 43 | 42 | 28 |
| Employee choice of investments for employee contributions..... | 74 | 79 | 77 | 68 |
| Employee choice of investments for employer contributions..... | 58 | 64 | 56 | 53 |
| Immediate full vesting.. | 33 | 33 | 31 | 33 |
| Loans permitted..... | 44 | 46 | 48 | 40 |
| Withdrawals permitted... | 43 | 46 | 50 | 35 |

1 Participants in savings and thrift plans usually are allowed

to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.
NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 136. Savings and thrift plans: Transfer and rollover provisions,(1) full-time employees, medium and large private establishments, 1995

| Item | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
| | Percent | | | |
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| Transfers/rollovers allowed..... | 37 | 43 | 42 | 28 |
| Transfers/rollovers not allowed..... | 48 | 45 | 44 | 54 |
| Not determinable..... | 15 | 13 | 13 | 17 |

1 Relates to the allowance of transfers/rollovers of contributions and earnings from the previous employer's plan.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 137. Savings and thrift plans: Maximum employee contributions,(1) full-time employees, medium and large private establishments, 1995

| Maximum employee contributions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift | | | | |

| | | | | |
|------------|--------|-------|-------|-------|
| plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
|------------|--------|-------|-------|-------|

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| Percent of employee earnings..... | 83 | 84 | 85 | 80 |
| 5 percent or less..... | 2 | 1 | 2 | 3 |
| 6 percent..... | 2 | 2 | 3 | 1 |
| 7 percent..... | (2) | (2) | (2) | (2) |
| 8 percent..... | 2 | 3 | 1 | 1 |
| 9 percent..... | 1 | 1 | 1 | 1 |
| 10 percent..... | 10 | 5 | 10 | 14 |
| 11 percent..... | (2) | (2) | (2) | (2) |
| 12 percent..... | 10 | 10 | 6 | 12 |
| 13 percent..... | 1 | 2 | 1 | 1 |
| 14 percent..... | 2 | 1 | 1 | 2 |
| 15 percent..... | 21 | 19 | 26 | 18 |
| 16 percent..... | 18 | 18 | 21 | 15 |
| 17 percent..... | 3 | 3 | 3 | 4 |
| 17.01 - 17.99 percent. | (2) | (2) | (2) | (2) |
| 18 percent..... | 4 | 5 | 4 | 3 |
| 18.01 - 18.99 percent. | (2) | (2) | - | (2) |
| 19 percent..... | (2) | (2) | (2) | (2) |
| 20 percent..... | 5 | 7 | 4 | 4 |
| 20.01 - 24.99 percent. | (2) | (2) | (2) | (2) |
| 25 percent or more.... | 1 | 4 | (2) | (2) |
| Specified dollar amount. | 1 | (2) | (2) | 1 |
| Up to the Internal Revenue Code limit... | 14 | 14 | 11 | 16 |
| Not determinable..... | 3 | 2 | 4 | 3 |

Average(3)

| | | | | |
|---|------|------|------|------|
| Average maximum contribution (percent of earnings)..... | 14.3 | 15.2 | 14.2 | 13.6 |
|---|------|------|------|------|

1 Includes contributions that are not matched by the employer.
If maximum contributions vary, such as by length of service, the
highest possible contribution was tabulated.

2 Less than 0.5 percent.

3 The average is presented for all covered workers; averages
exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal
totals. Where applicable, dash indicates no employees in this
category.

Table 138. Savings and thrift plans: Method of determining
pretax contribution, full-time employees, medium and large private
establishments, 1995

| Pretax contributions | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
| | Percent | | | |
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| Pretax contributions allowed..... | 90 | 92 | 89 | 91 |
| All contributions must be pretax..... | 52 | 48 | 50 | 58 |
| All contributions may be pretax..... | 26 | 31 | 23 | 24 |
| Contributions up to specified percent may be pretax..... | 6 | 9 | 5 | 4 |
| Initial contributions must be pretax; additional contributions can not be pretax..... | 5 | 2 | 10 | 4 |
| Initial contributions must be pretax; all additional contributions may be pretax..... | 1 | 1 | 1 | 1 |
| Initial contributions must be pretax; additional contributions up to a specified percent may be pretax..... | (1) | (1) | (1) | (1) |
| Other..... | (1) | - | (1) | - |
| No pretax contributions allowed..... | 1 | (1) | 2 | (1) |
| Not determinable..... | 9 | 8 | 10 | 9 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 139. Savings and thrift plans: Maximum pretax employee

contributions,(1) full-time employees, medium and large private establishments, 1995

| Maximum pretax contributions | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with savings and thrift plans that allow pretax contributions..... | 12,267 | 4,303 | 3,359 | 4,605 |
| Percent | | | | |
| Total with savings and thrift plans that allow pretax contributions... | 100 | 100 | 100 | 100 |
| Percent of employee earnings..... | 84 | 85 | 86 | 81 |
| 5 percent or less..... | 3 | 2 | 2 | 3 |
| 6 percent..... | 4 | 3 | 10 | 2 |
| 7 percent..... | (2) | 1 | 1 | (2) |
| 8 percent..... | 4 | 5 | 5 | 3 |
| 9 percent..... | 1 | 1 | 1 | 1 |
| 9.01 - 9.99 percent... | (2) | (2) | (2) | (2) |
| 10 percent..... | 12 | 8 | 12 | 16 |
| 11 percent..... | (2) | (2) | (2) | (2) |
| 12 percent..... | 10 | 11 | 5 | 13 |
| 13 percent..... | 2 | 2 | 1 | 2 |
| 14 percent..... | 2 | 2 | 1 | 3 |
| 15 percent..... | 22 | 19 | 28 | 20 |
| 16 percent..... | 14 | 16 | 12 | 13 |
| 17 percent..... | (2) | (2) | 1 | (2) |
| 17.01 - 17.99 percent. | (2) | (2) | (2) | (2) |
| 18 percent..... | 3 | 5 | 3 | 2 |
| 18.01 - 18.99 percent. | (2) | (2) | - | (2) |
| 19 percent..... | (2) | (2) | (2) | (2) |
| 20 percent..... | 5 | 10 | 3 | 2 |
| 25 percent or more.... | (2) | (2) | (2) | (2) |
| Specified dollar amount. | 1 | (2) | (2) | 1 |
| Up to the Internal Revenue Code limit... | 15 | 15 | 11 | 18 |
| Not determinable..... | 1 | (2) | 2 | (2) |
| Average(3) | | | | |
| Average maximum pretax contribution (percent of earnings..... | 13.2 | 14.0 | 12.6 | 12.9 |

1 Includes contributions that are not matched by the employer. If maximum contributions vary, such as by length of service, the highest possible contribution was tabulated.

2 Less than 0.5 percent.

3 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 140. Savings and thrift plans: Methods of employer matching contributions, full-time employees, medium and large private establishments, 1995

| Employer matching rates | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
| | Percent | | | |
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| Specified matching percent(1)..... | 84 | 81 | 84 | 88 |
| Varies by service..... | 4 | 7 | 4 | 3 |
| Varies by amount of contribution..... | 9 | 10 | 9 | 7 |
| Varies by investment choice..... | 1 | (2) | (2) | 1 |
| Varies by profit level.. | 2 | 2 | 3 | 1 |

1 These are plans where the employer matches a specified percent of employee contributions. For example, the employer matches 50 percent of employee earnings up to 6 percent.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 141. Savings and thrift plans: Employee contributions by employer specified matching percentage, full-time employees, medium and large

private
establishments, 1995

| Employee contribution(1) | Total(2) | Specified matching percentage | | |
|--------------------------|----------|-------------------------------|---------|---------|
| | | 1 - 49 | 50 | 51 - 99 |
| | | percent | percent | percent |

| | | Percent | | |
|--------------------------|-----|---------|-----|-----|
| All employees | | | | |
| Total..... | 100 | 22 | 45 | 14 |
| 17 Up to the first: | | | | |
| 0.01 - 2.00 percent. | 6 | 1 | 3 | (3) |
| 2 2.01 - 3.00 percent. | 13 | 2 | 4 | (3) |
| 6 3.01 - 4.00 percent. | 11 | 5 | 4 | (3) |
| 2 4.01 - 5.00 percent. | 10 | 3 | 3 | 2 |
| 2 5.01 - 6.00 percent. | 47 | 8 | 27 | 8 |
| 4 6.01 - 7.00 percent. | 1 | - | (3) | (3) |
| (3) 7.01 - 8.00 percent. | 7 | 1 | 3 | 3 |
| (3) 8.01 - 9.00 percent. | (3) | - | (3) | - |
| (3) 9.01 - 10.00 percent | 3 | 1 | 1 | 1 |
| (3) 11.01 - 12.00 | | | | |
| percent..... | (3) | - | (3) | - |
| - Greater than 12 | | | | |
| percent..... | 1 | 1 | (3) | - |
| - | | | | |

| | | | | |
|---|-----|----|----|-----|
| Professional, technical, and related | | | | |
| Total..... | 100 | 18 | 47 | 16 |
| 16 Up to the first: | | | | |
| 0.01 - 2.00 percent. | 4 | 1 | 1 | (3) |
| 2 2.01 - 3.00 percent. | 15 | 2 | 5 | (3) |
| 6 3.01 - 4.00 percent. | 8 | 2 | 3 | (3) |

| | | | | | |
|-----|---------------------------------|-----|-----|-----|-----|
| 2 | 4.01 - 5.00 percent. | 10 | 2 | 3 | 2 |
| 2 | 5.01 - 6.00 percent. | 46 | 9 | 27 | 7 |
| 2 | 6.01 - 7.00 percent. | 1 | - | 1 | (3) |
| (3) | 7.01 - 8.00 percent. | 12 | (3) | 6 | 5 |
| (3) | 8.01 - 9.00 percent. | (3) | - | (3) | - |
| (3) | 9.01 - 10.00 percent | 2 | (3) | 1 | 1 |
| (3) | 11.01 - 12.00 percent..... | (3) | - | (3) | - |
| - | Greater than 12 percent..... | 1 | 1 | - | - |
| - | | | | | |

Clerical and sales

| | | | | | |
|-----|---------------------------------|-----|-----|-----|-----|
| | Total..... | 100 | 19 | 42 | 14 |
| 24 | Up to the first: | | | | |
| | 0.01 - 2.00 percent. | 5 | (3) | 2 | (3) |
| 3 | 2.01 - 3.00 percent. | 12 | 3 | 3 | (3) |
| 6 | 3.01 - 4.00 percent. | 10 | 4 | 3 | (3) |
| 3 | 4.01 - 5.00 percent. | 11 | 4 | 3 | 1 |
| 2 | 5.01 - 6.00 percent. | 54 | 6 | 28 | 10 |
| 9 | 6.01 - 7.00 percent. | 1 | - | (3) | (3) |
| (3) | 7.01 - 8.00 percent. | 3 | 1 | 1 | 1 |
| (3) | 8.01 - 9.00 percent. | (3) | - | (3) | - |
| (3) | 9.01 - 10.00 percent | 3 | 1 | 1 | 1 |
| (3) | Greater than 12 percent..... | (3) | (3) | - | - |
| - | | | | | |

Blue-collar and service

| | | | | | |
|----|----------------------|-----|----|----|-----|
| | Total..... | 100 | 28 | 47 | 13 |
| 12 | Up to the first: | | | | |
| | 0.01 - 2.00 percent. | 8 | 1 | 5 | (3) |
| 2 | 2.01 - 3.00 percent. | 13 | 3 | 3 | (3) |
| 6 | 3.01 - 4.00 percent. | 14 | 8 | 5 | (3) |

| | | | | | |
|-----|------------------------------|-----|---|-----|-----|
| 1 | 4.01 - 5.00 percent. | 9 | 2 | 4 | 2 |
| 1 | 5.01 - 6.00 percent. | 43 | 8 | 27 | 6 |
| 2 | 6.01 - 7.00 percent. | (3) | - | (3) | (3) |
| (3) | 7.01 - 8.00 percent. | 6 | 3 | 2 | 2 |
| - | 8.01 - 9.00 percent. | (3) | - | (3) | - |
| (3) | 9.01 - 10.00 percent | 4 | 3 | (3) | 1 |
| (3) | Greater than 12 percent..... | 1 | 1 | (3) | - |
| - | | | | | |

1 Employee may contribute a percent of salary up to a specified maximum; ceilings on contributions to be matched by employers generally are lower.

2 Total includes workers with an employer matching percentage of greater than 100 percent, but those matching percentages are not presented separately.

3 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Where applicable, dash indicates no employees in this category.

Table 142. Savings and thrift plans: Discretionary profit-sharing contributions, (1) full-time employees, medium and large private establishments, 1995

| Item | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
| Percent | | | | |
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| With discretionary profit-sharing contributions..... | 13 | 11 | 15 | 14 |

| | | | | |
|--|----|----|----|----|
| No discretionary profit-sharing contributions..... | 77 | 79 | 77 | 75 |
| Not determinable..... | 10 | 10 | 8 | 11 |

1 Employer contributions in addition to matching funds, provided at employer discretion based on profitability.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 143. Savings and thrift plans: Investment choices, full-time employees, medium and large private establishments, 1995

| Clerical and sales employees | | Blue-collar and service employees | | All employees | | Professional, technical, and related employees | |
|--|-----------|-----------------------------------|-----------|---------------|-----------|--|-----------|
| Investment choices | | | | | | | |
| Employee | Employer | Employee | Employer | Employee | Employer | Employee | Employer |
| contribu- | contribu- | contribu- | contribu- | contribu- | contribu- | contribu- | contribu- |
| tions | tions | tions | tions | tions | tions | tions | tions |
| Number (in thousands) with savings and thrift plans..... | | | | 13,562 | 13,562 | 4,702 | 4,702 |
| 3,788 | 3,788 | 5,072 | 5,072 | | | | |
| | | | | Percent | | | |
| Total with savings and thrift plans..... | | | | 100 | 100 | 100 | 100 |
| 100 | 100 | 100 | 100 | | | | |
| Employee permitted to choose investments... | | | | 74 | 58 | 79 | 64 |
| 77 | 56 | 68 | 53 | | | | |
| Two choices..... | | | | 3 | 3 | 2 | 2 |
| 3 | 3 | 5 | 5 | | | | |
| Three choices..... | | | | 13 | 10 | 13 | 12 |
| 14 | 10 | 12 | 9 | | | | |
| Four choices..... | | | | 21 | 13 | 19 | 12 |
| 26 | 15 | 20 | 12 | | | | |
| Five choices..... | | | | 11 | 10 | 17 | 16 |
| 11 | 12 | 5 | 4 | | | | |
| Six choices..... | | | | 5 | 4 | 4 | 3 |
| 6 | 5 | 5 | 5 | | | | |

| | | | | | |
|-----|---|-----|-----|----|----|
| | Seven choices..... | 5 | 5 | 6 | 6 |
| 5 | 3 5 | 5 | | | |
| | Eight choices..... | 7 | 7 | 7 | 7 |
| 4 | 4 11 | 11 | | | |
| | Nine choices..... | (1) | (1) | 1 | 1 |
| (1) | (1) (1) | (1) | | | |
| | Ten choices..... | 4 | 2 | 5 | 2 |
| 3 | 1 3 | 2 | | | |
| | More than ten choices. | 4 | 3 | 5 | 4 |
| 6 | 4 2 | 1 | | | |
| | Employee not permitted to choose investments | 7 | 24 | 5 | 19 |
| 6 | 27 10 | 25 | | | |
| | Not determinable..... | 18 | 18 | 16 | 16 |
| 17 | 17 22 | 22 | | | |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 144. Savings and thrift plans: Types of investments allowed in plans permitting employees to choose investments, full-time employees, medium and large private establishments, 1995

| Investment | | | | Professional, technical, and related employees | |
|--|-----------|---|-----------|--|-----------|
| Clerical and sales employees | | Blue-collar and All employees service employees | | | |
| Employee | Employer | Employee | Employer | Employee | Employer |
| contribu- | contribu- | contribu- | contribu- | contribu- | contribu- |
| tions | tions | tions | tions | tions | tions |
| Number (in thousands) with savings and thrift plans..... | | | | | |
| 3,788 | 3,788 | 5,072 | 13,562 | 13,562 | 4,702 |
| Percent | | | | | |
| Total with savings and thrift plans..... | | | | | |
| 100 | 100 | 100 | 100 | 100 | 100 |
| Total with employee investment choice | | | | | |

| | | | | | |
|-----|------------------------|-----|----|-----|----|
| | allowed..... | 74 | 58 | 79 | 64 |
| 77 | 56 68 | 53 | | | |
| | Company stock..... | 40 | 27 | 42 | 29 |
| 40 | 25 39 | 27 | | | |
| | Common stock fund..... | 59 | 48 | 64 | 55 |
| 60 | 47 53 | 42 | | | |
| | Long-term interest | | | | |
| | bearing securities. | 48 | 36 | 54 | 43 |
| 50 | 36 40 | 31 | | | |
| | Diversified stock and | | | | |
| | bond fund..... | 41 | 31 | 47 | 38 |
| 43 | 31 33 | 25 | | | |
| | Government securities. | 17 | 13 | 19 | 15 |
| 11 | 8 19 | 15 | | | |
| | Guaranteed investment | | | | |
| | contracts..... | 25 | 20 | 24 | 21 |
| 22 | 16 28 | 23 | | | |
| | Money market funds.... | 30 | 25 | 34 | 29 |
| 22 | 18 32 | 28 | | | |
| | Certificates of | | | | |
| | deposit..... | 4 | 2 | 5 | 1 |
| 5 | 3 3 | 1 | | | |
| | Other(1)..... | 19 | 15 | 19 | 15 |
| 18 | 14 19 | 16 | | | |
| | Determinable by | | | | |
| | trustee..... | (2) | - | (2) | - |
| (2) | - (2) | - | | | |
| | Not determinable..... | 5 | 4 | 5 | 4 |
| 6 | 4 4 | 4 | | | |
| | Investment choice not | | | | |
| | allowed..... | 7 | 24 | 5 | 19 |
| 6 | 27 10 | 25 | | | |
| | Investment choice not | | | | |
| | determinable..... | 18 | 18 | 16 | 16 |
| 17 | 17 22 | 22 | | | |

1 Includes purchase of life insurance, annuities, real estate, mortgage, and deposits in credit unions or savings accounts.

2 Less than 0.5 percent.

NOTE: Sums of individual items do not equal totals because employees are often offered a number of investment choices. Where applicable, dash indicates no employees in this category.

Table 145. Savings and thrift plans: Method of allocating contributions to investment options, full-time employees, medium and large private establishments, 1995

| | | | |
|--------------------|-------------------|--|-------------------|
| | | | Professional, |
| Clerical and sales | Blue-collar and | | technical, and |
| employees | All employees | | related employees |
| | service employees | | |
| Item | | | |

| | Employee | Employer | Employee | Employer | Employee | Employer |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| contribu- | contribu- | contribu- | contribu- | contribu- | contribu- | contribu- |
| tions | tions | tions | tions | tions | tions | tions |

| | | | | |
|---|--------|--------|-------|-------|
| Number (in thousands) with savings and thrift plans | 13,562 | 13,562 | 4,702 | 4,702 |
| 3,788 3,788 5,072 5,072 | | | | |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with savings and thrift plans | 100 | 100 | 100 | 100 |
| 100 100 100 100 | | | | |
| Total with employee investment choice allowed..... | 74 | 58 | 79 | 64 |
| 77 56 68 53 | | | | |
| Any multiple..... | 34 | 27 | 38 | 31 |
| 35 23 31 26 | | | | |
| Specified multiples... | 35 | 26 | 38 | 29 |
| 37 27 32 21 | | | | |
| Other..... | 1 | 2 | 1 | 1 |
| 1 2 2 2 | | | | |
| Not determinable..... | 4 | 4 | 3 | 3 |
| 4 4 4 4 | | | | |
| Investment choice not allowed..... | 7 | 24 | 5 | 19 |
| 6 27 10 25 | | | | |
| Investment choice not determinable..... | 18 | 18 | 16 | 16 |
| 17 17 22 22 | | | | |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 146. Savings and thrift plans: Frequency of investment changes, full-time employees, medium and large private establishments, 1995

| | | | |
|------------------------------|-----------------------------------|---------------|--|
| Clerical and sales employees | Blue-collar and service employees | All employees | Professional, technical, and related employees |
|------------------------------|-----------------------------------|---------------|--|

| Item | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Employee | Employer | Employee | Employee | Employer | Employee | Employer |
| contribu- | contribu- | contribu- | contribu- | contribu- | contribu- | contribu- |
| tions | tions | tions | tions | tions | tions | tions |
| Number (in thousands) with | | | | | | |
| savings and thrift | | | | | | |
| plans..... | | | | | | |
| 3,788 | 3,788 | 5,072 | 13,562 | 13,562 | 4,702 | 4,702 |
| Percent | | | | | | |
| Total with savings and | | | | | | |
| thrift plans..... | | | | | | |
| 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Total with employee | | | | | | |
| investment choice | | | | | | |
| allowed..... | | | | | | |
| 77 | 56 | 68 | 74 | 58 | 79 | 64 |
| At any time..... | | | | | | |
| 34 | 25 | 37 | 38 | 32 | 43 | 37 |
| Specified number of | | | | | | |
| times per year..... | | | | | | |
| 38 | 27 | 25 | 31 | 21 | 32 | 23 |
| One..... | | | | | | |
| 3 | 2 | 3 | 3 | 2 | 4 | 3 |
| Two..... | | | | | | |
| 6 | 4 | 5 | 7 | 5 | 9 | 6 |
| Three..... | | | | | | |
| (1) | (1) | (1) | (1) | (1) | (1) | (1) |
| Four..... | | | | | | |
| 18 | 15 | 10 | 13 | 10 | 12 | 9 |
| Five or more..... | | | | | | |
| 11 | 6 | 7 | 8 | 4 | 7 | 5 |
| Other..... | | | | | | |
| (1) | (1) | 1 | 1 | (1) | (1) | (1) |
| Never..... | | | | | | |
| - | 1 | - | - | (1) | - | (1) |
| Not determinable..... | | | | | | |
| 5 | 4 | 5 | 5 | 5 | 4 | 4 |
| Investment choice not | | | | | | |
| allowed..... | | | | | | |
| 6 | 27 | 10 | 7 | 24 | 5 | 19 |
| Investment choice not | | | | | | |
| determinable..... | | | | | | |
| 17 | 17 | 22 | 18 | 18 | 16 | 16 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 147. Savings and thrift plans: Withdrawal availability, full-time employees, medium and large private establishments, 1995

| Withdrawal provision | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
| Percent | | | | |
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| Withdrawals permitted... | 43 | 46 | 50 | 35 |
| Any reason..... | 16 | 19 | 20 | 9 |
| Hardship reasons only(1)..... | 28 | 27 | 30 | 27 |
| Withdrawals not permitted..... | 43 | 41 | 36 | 49 |
| Not determinable..... | 14 | 13 | 14 | 15 |

1 Hardship reasons may include death or illness of a family member, education expenses, sudden uninsured losses, or purchase of a primary residence.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 148. Savings and thrift plans: Withdrawal requirements in plans permitting withdrawals, full-time employees, medium and large private establishments, 1995

| Item | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift | | | | |

| | | | | |
|---------------------------------------|-------|-------|-------|-------|
| plans with withdrawals permitted..... | 5,883 | 2,183 | 1,902 | 1,799 |
|---------------------------------------|-------|-------|-------|-------|

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with savings and thrift plans with withdrawals permitted.. | 100 | 100 | 100 | 100 |
| At any time..... | 41 | 38 | 44 | 40 |
| After meeting an age and/or service requirement..... | 9 | 13 | 7 | 5 |
| Once per time period.... | 32 | 32 | 28 | 34 |
| Other limit..... | 9 | 7 | 15 | 5 |
| Not determinable..... | 10 | 9 | 7 | 16 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 149. Savings and thrift plans: Maximum amount that may be withdrawn in plans permitting withdrawals, full-time employees, medium and large private establishments, 1995

| Maximum amount of withdrawal | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans with withdrawals permitted..... | 5,883 | 2,183 | 1,902 | 1,799 |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with savings and thrift plans with withdrawals permitted.. | 100 | 100 | 100 | 100 |
| Full account balance.... | 53 | 55 | 66 | 38 |
| Partial account balance.. | 38 | 37 | 26 | 51 |
| Not determinable..... | 9 | 8 | 7 | 11 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 150. Savings and thrift plans: Penalties imposed upon

withdrawal of funds in plans permitting withdrawals, full-time employees, medium and large private establishments, 1995

| Penalties for withdrawals | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with savings and thrift plans with withdrawals permitted..... | 5,883 | 2,183 | 1,902 | 1,799 |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with savings and thrift plans with withdrawals permitted.. | 100 | 100 | 100 | 100 |
| With penalty..... | 44 | 40 | 49 | 43 |
| Employer contributions suspended..... | 21 | 22 | 23 | 18 |
| All contributions suspended..... | 18 | 13 | 21 | 19 |
| Other..... | 5 | 4 | 5 | 6 |
| No penalty..... | 44 | 50 | 44 | 38 |
| Not determinable..... | 12 | 10 | 6 | 20 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 151. Savings and thrift plans: Loan availability, full-time employees, medium and large private establishments, 1995

| Loan availability | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |

Percent

Total with savings and

| | | | | |
|--------------------------|-----|-----|-----|-----|
| thrift plans..... | 100 | 100 | 100 | 100 |
| Loans permitted..... | 44 | 46 | 48 | 40 |
| Any reason..... | 41 | 44 | 43 | 37 |
| Hardship reasons | | | | |
| only(1)..... | 3 | 3 | 5 | 2 |
| Loans not permitted..... | 42 | 41 | 38 | 45 |
| Not determinable..... | 14 | 13 | 14 | 15 |

1 Hardship reasons may include death or illness of a family member, education expenses, sudden uninsured losses, or purchase of a primary residence.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 152. Savings and thrift plans: Loan requirements in plans permitting loans, full-time employees, medium and large private establishments, 1995

| Loan provision | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans with loans permitted..... | 6,003 | 2,182 | 1,816 | 2,004 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with savings and thrift plans with loans permitted..... | 100 | 100 | 100 | 100 |
| At any time..... | 57 | 54 | 51 | 65 |
| After meeting an age/or service requirement.. | 2 | 1 | 3 | 2 |
| Once per time period.... | 36 | 40 | 38 | 31 |
| Other limit..... | 3 | 4 | 5 | 2 |
| Not determinable..... | 2 | 2 | 3 | 1 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 153. Savings and thrift plans: Maximum amount that may be borrowed in plans permitting loans, full-time employees, medium and large private establishments, 1995

| Loan provision | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans with loans permitted..... | 6,003 | 2,182 | 1,816 | 2,004 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with savings and thrift plans with loans permitted..... | 100 | 100 | 100 | 100 |
| Full account balance available..... | 5 | 4 | 8 | 5 |
| Partial account balance available..... | 91 | 94 | 89 | 90 |
| Not determinable..... | 4 | 3 | 4 | 5 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 154. Savings and thrift plans: Repayment provisions in plans permitting loans, full-time employees, medium and large private establishments, 1995

| Repayment provisions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans with loans permitted..... | 6,003 | 2,182 | 1,816 | 2,004 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with savings and thrift plans with loans permitted..... | 100 | 100 | 100 | 100 |
|---|-----|-----|-----|-----|

Repayment after

| | | | | |
|-----------------------|-----|-----|-----|-----|
| specified period..... | 80 | 82 | 81 | 78 |
| For purchase of a | | | | |
| home(1)..... | 43 | 51 | 39 | 37 |
| Less than 15 years.. | 16 | 12 | 20 | 16 |
| 15 years..... | 13 | 17 | 11 | 12 |
| 20 years..... | 6 | 11 | 3 | 2 |
| 25 years..... | 5 | 7 | 2 | 4 |
| Greater than 25 | | | | |
| years..... | 1 | 1 | 2 | 1 |
| Not determinable.... | 3 | 3 | 2 | 3 |
| For any reason..... | 38 | 30 | 43 | 41 |
| Less than 5 years... | 17 | 11 | 16 | 23 |
| 5 years..... | 21 | 19 | 27 | 17 |
| Greater than 5 years | | | | |
| and less than 10 | | | | |
| years..... | (2) | - | (2) | 1 |
| At discretion of plan | | | | |
| administrators..... | 4 | 3 | 3 | 5 |
| Other..... | (2) | (2) | (2) | (2) |
| Not determinable..... | 15 | 15 | 15 | 16 |

1 Plan specifies longer repayment period for purchase of a home than for other reasons.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 155. Savings and thrift plans: Methods of distribution, full-time employees, medium and large private establishments, 1995

| Methods of distribution(1) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|------------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
| Percent | | | | |
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| Lump sum..... | 85 | 87 | 84 | 83 |
| Annuity..... | 17 | 18 | 15 | 18 |
| Installments..... | 30 | 32 | 24 | 32 |
| Other..... | 2 | 3 | 3 | 1 |
| Not determinable..... | 7 | 7 | 8 | 7 |

1 Sums of individual items may exceed totals because plans frequently permit more than one distribution option.

NOTE: Where applicable, dash indicates no employees in this category.

Table 156. Savings and thrift plans: Service requirements(1), full-time employees, medium and large private establishments, 1995

| Eligibility requirements(2) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|--|---------------|---|------------------------------------|--|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
| Percent | | | | |
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| With minimum service requirement..... | 67 | 61 | 80 | 62 |
| 3 months..... | 3 | 5 | 2 | 1 |
| 6 months..... | 8 | 5 | 7 | 10 |
| 7 - 11 months..... | (3) | (3) | - | (3) |
| 1 year..... | 55 | 49 | 68 | 49 |
| 2 years..... | 2 | 2 | 2 | 1 |
| 3 years..... | (3) | (3) | (3) | (3) |
| No minimum service requirement..... | 26 | 32 | 15 | 29 |
| Not determinable..... | 7 | 7 | 5 | 9 |
| Average(4) | | | | |
| Average service requirement (in months) | 11.3 | 11.2 | 11.5 | 11.2 |

1 In many of these plans, there is also an age requirement. For example, some plans have participation requirements of age 21 and 12 months of service. This table's eligibility requirements are based on when the employee can first join the plan, not when the employer first begins contributing. In past surveys the eligibility requirements were based on when the employer first contributes to the plan. Thus this table is not strictly comparable to the same table from past surveys.

2 If a plan had alternate eligibility requirements, one of which was service only, the service only requirement was tabulated.

3 Less than 0.5 percent.

4 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 157. Savings and thrift plans: Vesting provisions, full-time employees, medium and large private establishments, 1995

| Vesting provision | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with savings and thrift plans..... | 13,562 | 4,702 | 3,788 | 5,072 |
| | Percent | | | |
| Total with savings and thrift plans..... | 100 | 100 | 100 | 100 |
| Immediate full vesting.. | 33 | 33 | 31 | 33 |
| Cliff vesting(1)..... | 25 | 26 | 24 | 24 |
| With full vesting after: | | | | |
| 1 -2 years..... | 1 | 1 | 1 | 2 |
| 3 - 4 years..... | 5 | 5 | 9 | 3 |
| 5 years..... | 18 | 20 | 14 | 18 |
| More than 5 years... | (2) | (2) | (2) | 1 |
| Graduated vesting(3).... | 24 | 24 | 27 | 22 |
| With full vesting after: | | | | |
| 4 years or less..... | 3 | 2 | 4 | 4 |
| 5 years..... | 12 | 14 | 16 | 9 |
| 6 years..... | 3 | 4 | 3 | 2 |
| 7 years..... | 5 | 5 | 4 | 7 |
| 10 years..... | (2) | (2) | - | (2) |
| Class years vesting(4).. | 2 | 2 | 1 | 2 |
| With each class vested after: | | | | |
| 1 year..... | (2) | (2) | (2) | 1 |
| 2 years..... | (2) | (2) | (2) | (2) |
| 3 years..... | 1 | 2 | (2) | 1 |
| More than 3 years... | (2) | (2) | (2) | (2) |

| | | | | |
|-----------------------|----|-----|----|----|
| Other..... | 1 | (2) | 2 | 1 |
| Not determinable..... | 15 | 13 | 15 | 18 |

1 Under cliff vesting, an employee is not entitled to any benefits until satisfying requirements for 100 percent vesting.

2 Less than 0.5 percent.

3 Under graduated vesting, an employee's rights to benefits increase with length of service, eventually reaching 100 percent.

4 Under class year vesting, employee contributions for a given year (class) become nonforfeitable after meeting vesting requirements. Subsequent contributions must meet similar requirements.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 158. Deferred profit-sharing plans: Employer contributions, full-time employees, medium and large private establishments, 1995

| Employer contributions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with deferred profit-sharing plans..... | 4,205 | 1,306 | 1,235 | 1,664 |
| | Percent | | | |
| Total with deferred profit-sharing plans... | 100 | 100 | 100 | 100 |
| Based on stated formula. | 62 | 59 | 49 | 73 |
| Fixed percent of profits..... | 24 | 30 | 16 | 25 |
| Based on unit profitability..... | 4 | 4 | 5 | 3 |
| Fixed percent of profits in excess of reserved amount. | 4 | 4 | 4 | 5 |
| Sliding percentage based on profits, sales, or return on assets..... | 21 | 14 | 15 | 31 |
| Other stated formula.. | 8 | 7 | 9 | 9 |
| No predetermined formula | 31 | 36 | 41 | 19 |
| Not determinable..... | 8 | 6 | 10 | 7 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 158. Deferred profit-sharing plans: Employer contributions, full-time employees, medium and large private establishments, 1995

| Employer contributions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with deferred profit-sharing plans..... | 4,205 | 1,306 | 1,235 | 1,664 |
| | Percent | | | |
| Total with deferred profit-sharing plans... | 100 | 100 | 100 | 100 |
| Based on stated formula. | 62 | 59 | 49 | 73 |
| Fixed percent of profits..... | 24 | 30 | 16 | 25 |
| Based on unit profitability..... | 4 | 4 | 5 | 3 |
| Fixed percent of profits in excess of reserved amount. | 4 | 4 | 4 | 5 |
| Sliding percentage based on profits, sales, or return on assets..... | 21 | 14 | 15 | 31 |
| Other stated formula.. | 8 | 7 | 9 | 9 |
| No predetermined formula | 31 | 36 | 41 | 19 |
| Not determinable..... | 8 | 6 | 10 | 7 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 159. Deferred profit-sharing plans: Allocation of employer contributions to individual employee accounts, full-time employees, medium and large private establishments, 1995

| | | |
|--------------------|----------|-----------------|
| Profes- sional, | Clerical | Blue- collar |
|--------------------|----------|-----------------|

| Allocation of employer contributions | All employees | technical, and related employees | and sales employees | and service employees |
|---|---------------|----------------------------------|---------------------|-----------------------|
| Number (in thousands) with deferred profit-sharing plans..... | 4,205 | 1,306 | 1,235 | 1,664 |
| Percent | | | | |
| Total with deferred profit-sharing plans... | 100 | 100 | 100 | 100 |
| Equally to all participants..... | 6 | 3 | 5 | 9 |
| Proportional to earnings | 56 | 61 | 46 | 61 |
| Proportional to employee contributions..... | 17 | 18 | 20 | 14 |
| Based on earnings and service..... | 7 | 8 | 5 | 7 |
| Based on earnings and unit performance..... | (1) | (1) | (1) | - |
| Other allocation formula | 3 | 1 | 6 | 3 |
| Allocation formula not available..... | 11 | 10 | 18 | 5 |
| Employee permitted to receive part of allocation in cash... | 15 | 14 | 10 | 19 |

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 160. Deferred profit sharing plans: Selected plan features, full-time employees, medium and large private establishments, 1995

| Item | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Number (in thousands) with deferred profit sharing plans..... | 4,205 | 1,306 | 1,235 | 1,664 |
| Percent | | | | |

| | | | | |
|---|-----|-----|-----|-----|
| Total with deferred profit sharing plans..... | 100 | 100 | 100 | 100 |
| Loans permitted..... | 33 | 38 | 28 | 34 |
| Withdrawals permitted... | 24 | 16 | 30 | 25 |
| Employee contributions required..... | 6 | 6 | 12 | 2 |
| Employee contribution not required but allowed..... | 36 | 29 | 27 | 47 |
| Pretax contributions allowed..... | 38 | 30 | 40 | 43 |
| Employee permitted to choose investments... | 55 | 63 | 50 | 54 |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 161. Deferred profit-sharing: Service requirements(1), full-time employees, medium and large private establishments, 1995

| Eligibility requirements(2) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with deferred profit-sharing plans..... | 4,205 | 1,306 | 1,235 | 1,664 |
| Percent | | | | |
| Total with deferred profit-sharing plans... | 100 | 100 | 100 | 100 |
| With minimum service requirement..... | 76 | 84 | 78 | 67 |
| 3 months..... | 2 | 2 | 1 | 4 |
| 6 months..... | 6 | 9 | 2 | 7 |
| 1 year..... | 59 | 66 | 72 | 45 |
| 2 years..... | 7 | 7 | 3 | 10 |
| 3 years..... | 1 | (3) | 1 | 1 |
| No minimum service requirement..... | 24 | 16 | 21 | 33 |
| Not determinable..... | (3) | (3) | (3) | - |

Average(4)

| | | | | |
|---|------|------|------|------|
| Average service requirement (in months) | 12.5 | 12.1 | 12.5 | 13.0 |
|---|------|------|------|------|

1 In many of these plans, there is also an age requirement. For example, some plans have participation requirements of age 21 and 12 months of service. This table's eligibility requirements are based on when the employee can first join the plan, not when the employer first begins contributing. In past surveys the eligibility requirements were based on when the employer first contributes to the plan. Thus this table is not strictly comparable to the same table from past surveys.

2 If a plan had alternate eligibility requirements, one of which was service only, the service only requirement was tabulated.

3 Less than 0.5 percent.

4 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 162. Deferred profit-sharing plans: Vesting provisions, full-time employees, medium and large private establishments, 1995

| Vesting provision | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with deferred profit-sharing plans..... | 4,205 | 1,306 | 1,235 | 1,664 |
| Percent | | | | |
| Total with deferred profit-sharing plans... | 100 | 100 | 100 | 100 |
| Immediate full vesting.. | 37 | 30 | 31 | 49 |
| Cliff vesting(1)..... | 22 | 30 | 24 | 14 |
| With full vesting after: | | | | |
| 1 -2 years..... | 2 | 5 | 2 | - |
| 3 - 4 years..... | 2 | 5 | 1 | 1 |
| 5 years..... | 17 | 20 | 20 | 13 |
| More than 5 years... | (2) | (2) | (2) | 1 |
| Graduated vesting(3).... | 34 | 35 | 41 | 28 |
| With full vesting after: | | | | |

| | | | | |
|-----------------------|-----|-----|-----|-----|
| 4 years or less..... | 1 | 1 | 1 | 2 |
| 5 years..... | 4 | 2 | 11 | 1 |
| 6 years..... | 10 | 14 | 15 | 2 |
| 7 years..... | 18 | 18 | 13 | 21 |
| More than 10 years.. | 1 | - | (2) | 2 |
| Other..... | (2) | (2) | - | (2) |
| Not determinable..... | 6 | 6 | 4 | 8 |

1 Under cliff vesting, an employee is not entitled to any benefits until satisfying requirements for 100 percent vesting.

2 Less than 0.5 percent.

3 Under graduated vesting, an employee's rights to benefits increase with length of service, eventually reaching 100 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 163. 401(k) salary reduction plans: Maximum pretax employee contributions,(1) full-time employees, medium and large private establishments, 1995

| Maximum pretax contributions | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with 401(k) salary reduction plans..... | 14,646 | 5,056 | 3,979 | 5,611 |
| Percent | | | | |
| Total with 401(k) pretax salary reduction plans. | 100 | 100 | 100 | 100 |
| Percent of employee earnings..... | 83 | 83 | 85 | 81 |
| 5 percent or less..... | 4 | 3 | 4 | 3 |
| 5.01 - 5.99 percent... | (2) | (2) | - | - |
| 6 percent..... | 4 | 2 | 10 | 2 |
| 7 percent..... | (2) | (2) | 1 | (2) |
| 8 percent..... | 5 | 5 | 5 | 5 |
| 9 percent..... | 1 | 1 | 1 | 1 |
| 9.01 - 9.99 percent... | (2) | (2) | (2) | (2) |
| 10 percent..... | 12 | 9 | 12 | 15 |
| 11 percent..... | (2) | (2) | (2) | (2) |
| 12 percent..... | 10 | 11 | 5 | 12 |
| 13 percent..... | 1 | 2 | 1 | 1 |
| 13.01 - 13.99 percent. | (2) | (2) | - | (2) |

| | | | | |
|---|-----|-----|-----|-----|
| 14 percent..... | 2 | 2 | 1 | 2 |
| 15 percent..... | 20 | 17 | 26 | 19 |
| 16 percent..... | 12 | 14 | 10 | 11 |
| 17 percent..... | 1 | 1 | 3 | 1 |
| 17.01 - 17.99 percent. | (2) | (2) | (2) | (2) |
| 18 percent..... | 6 | 6 | 4 | 7 |
| 18.01 - 18.99 percent. | (2) | (2) | - | (2) |
| 19 percent..... | (2) | (2) | (2) | (2) |
| 20 percent..... | 5 | 9 | 2 | 2 |
| 25 percent or more.... | (2) | (2) | (2) | (2) |
| Specified dollar amount. | 1 | (2) | (2) | 1 |
| Up to the Internal Revenue Code limit... | 16 | 16 | 12 | 17 |
| Not determinable..... | 1 | 1 | 3 | (2) |

Average(3)

| | | | | |
|--|------|------|------|------|
| Average maximum pretax contribution (percent of earnings)..... | 13.1 | 13.7 | 12.4 | 13.0 |
|--|------|------|------|------|

1 Includes contributions that are not matched by the employer.
If maximum contributions vary, such as by length of service, the
highest possible contribution was tabulated.

2 Less than 0.5 percent.

3 The average is presented for all covered workers; averages
exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal
totals. Where applicable, dash indicates no employees in this
category.

Table 164. 401(k) salary reduction plans: Service
requirements,(1) full-time employees, medium and large private
establishments, 1995

| Eligibility requirements(2) | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with 401(k) salary reduction plans..... | 14,646 | 5,056 | 3,979 | 5,611 |
| Percent | | | | |
| Total with 401(k) salary reduction plans..... | 100 | 100 | 100 | 100 |

| | | | | |
|---------------------------------------|-----|-----|-----|-----|
| With minimum service requirement..... | 67 | 63 | 82 | 61 |
| 3 months..... | 3 | 4 | 2 | 2 |
| 6 months..... | 8 | 6 | 7 | 10 |
| 7 - 11 months..... | (3) | (3) | - | (3) |
| 1 year..... | 52 | 48 | 69 | 44 |
| 2 years..... | 3 | 3 | 3 | 4 |
| 3 years..... | 1 | 1 | 1 | 1 |
| Over 3 years..... | (3) | (3) | (3) | - |
| No minimum service requirement..... | 27 | 32 | 16 | 32 |
| Not determinable..... | 5 | 5 | 3 | 7 |

Average(4)

| | | | | |
|---|------|------|------|------|
| Average service requirement (in months) | 11.8 | 11.9 | 11.8 | 11.8 |
|---|------|------|------|------|

1 In many of these plans, there is also an age requirement. For example, some plans have participation requirements of age 21 and 12 months of service. This table's eligibility requirements are based on when the employee can first join the plan, not when the employer first begins contributing. In past surveys the eligibility requirements were based on when the employer first contributes to the plan. Thus this table is not strictly comparable to the same table from past surveys.

2 If a plan had alternate eligibility requirements, one of which was service only, the service only requirement was tabulated.

3 Less than 0.5 percent.

4 The averages are presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 165. 401(k) salary reduction plans: Investment choices, full-time employees, medium and large private establishments, 1995

| | | | |
|---|-----------------------------------|------------------------|--|
| Clerical and sales employees | Blue-collar and service employees | All employees | Professional, technical, and related employees |
| Investment choices for employer contributions | Employee contributions | Employer contributions | Employee contributions |
| Employee contributions | Employer contributions | Employee contributions | Employer contributions |
| contribution | contribution | contribution | contribution |
| tions | tions | tions | tions |

| | | | | |
|---|--------|--------|-------|-------|
| Number (in thousands) with 401(k) salary reduction plans..... | 14,646 | 14,646 | 5,056 | 5,056 |
| 3,979 3,979 5,611 | 5,611 | | | |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with 401(k) salary reduction plans..... | 100 | 100 | 100 | 100 |
| 100 100 100 | 100 | | | |

| | | | | |
|---|----|----|----|----|
| Employee permitted to choose investments... | 83 | 64 | 87 | 70 |
| 85 62 77 | 61 | | | |
| Two choices..... | 4 | 3 | 4 | 2 |
| 3 3 5 | 4 | | | |
| Three choices..... | 15 | 11 | 14 | 12 |
| 19 13 13 | 9 | | | |
| Four choices..... | 26 | 16 | 23 | 14 |
| 27 17 29 | 17 | | | |
| Five choices..... | 11 | 13 | 19 | 18 |
| 11 12 5 | 8 | | | |
| Six choices..... | 6 | 5 | 5 | 5 |
| 7 6 5 | 5 | | | |
| More than six choices. | 20 | 17 | 23 | 19 |
| 17 12 20 | 18 | | | |
| Employee not permitted to choose investments | 8 | 26 | 5 | 22 |
| 7 31 11 | 27 | | | |
| Not determinable..... | 9 | 9 | 8 | 8 |
| 7 7 11 | 11 | | | |

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 166. 401(k) salary reduction plans: Vesting provisions, full-time employees, medium and large private establishments, 1995

| Vesting provision | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with 401(k) salary reduction plans..... | 14,646 | 5,056 | 3,979 | 5,611 |

Percent

| | | | | |
|---|-----|-----|-----|-----|
| Total with 401(k) salary reduction plans..... | 100 | 100 | 100 | 100 |
| Immediate full vesting.. | 39 | 40 | 35 | 41 |
| Cliff vesting(1)..... | 24 | 26 | 23 | 23 |
| With full vesting after: | | | | |
| 1 -2 years..... | 1 | 1 | 1 | 2 |
| 3 - 4 years..... | 5 | 4 | 9 | 3 |
| 5 years..... | 17 | 20 | 13 | 17 |
| More than 5 years... | 1 | (2) | (2) | 1 |
| Graduated vesting(3).... | 27 | 26 | 32 | 24 |
| With full vesting after: | | | | |
| 4 years or less..... | 3 | 2 | 4 | 4 |
| 5 years..... | 13 | 14 | 18 | 9 |
| 6 years..... | 3 | 4 | 4 | 2 |
| 7 years..... | 7 | 6 | 6 | 9 |
| 10 years..... | (2) | (2) | - | (2) |
| Class years vesting(4).. | 2 | 2 | 1 | 2 |
| With each class vested after: | | | | |
| 1 year..... | (2) | (2) | (2) | 1 |
| 2 years..... | (2) | (2) | (2) | (2) |
| 3 years..... | 1 | 1 | (2) | 1 |
| More than 3 years... | (2) | (2) | (2) | (2) |
| Other..... | 1 | 1 | 2 | 1 |
| Not determinable..... | 7 | 5 | 7 | 9 |

1 Under cliff vesting, an employee is not entitled to any benefits until satisfying requirements for 100 percent vesting.

2 Less than 0.5 percent.

3 Under graduated vesting, an employee's rights to benefits increase with length of service, eventually reaching 100 percent.

4 Under class year vesting, employee contributions for a given year (class) become nonforfeitable after meeting vesting requirements. Subsequent contributions must meet similar requirements.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 167. 401(k) salary reduction plans: Transfer and rollover provisions,(1) full-time employees, medium and large private establishments, 1995

| | | | | |
|------|-----|-------------------------------|-----------------------|------------------------|
| Item | All | Profes- sional, techni- | Clerical and sales | Blue- collar and |
|------|-----|-------------------------------|-----------------------|------------------------|

| | employees | cal, and employees | service | employees |
|---|-----------|--------------------|---------|-----------|
| | | related | | employees |
| | | employees | | |
| Number (in thousands) with 401(k) salary reduction plans..... | 14,646 | 5,056 | 3,979 | 5,611 |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with 401(k) salary reduction plans..... | 100 | 100 | 100 | 100 |
| Transfers/rollovers allowed..... | 38 | 43 | 44 | 28 |
| Transfers/rollovers not allowed..... | 52 | 50 | 48 | 57 |
| Not determinable..... | 10 | 7 | 8 | 15 |

1 Relates to the allowance of transfers/rollovers of contributions and earnings from the previous employer's plan.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 168. 401(k) salary reduction plans: Withdrawal availability, full-time employees, medium and large private establishments, 1995

| Withdrawal provision | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Number (in thousands) with 401(k) salary reduction plans..... | 14,646 | 5,056 | 3,979 | 5,611 |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with 401(k) salary reduction plans..... | 100 | 100 | 100 | 100 |
| Withdrawals permitted... | 46 | 47 | 55 | 38 |
| Any reason..... | 16 | 19 | 23 | 9 |
| Hardship reasons only(1)..... | 30 | 28 | 32 | 29 |
| Withdrawals not permitted..... | 49 | 48 | 40 | 56 |

| | | | | |
|-----------------------|---|---|---|---|
| Not determinable..... | 5 | 5 | 5 | 6 |
|-----------------------|---|---|---|---|

1 Hardship reasons may include death or illness of a family member, education expenses, sudden uninsured losses, or purchase of a primary residence.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 169. 401(k) salary reduction plans: Loan availability, full-time employees, medium and large private establishments, 1995

| Loan availability | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|---------------|---|------------------------------------|--|
| Number (in thousands) with 401(k) salary reduction plans..... | 14,646 | 5,056 | 3,979 | 5,611 |
| | Percent | | | |
| Total with 401(k) salary reduction plans..... | 100 | 100 | 100 | 100 |
| Loans permitted..... | 49 | 49 | 52 | 46 |
| Any reason..... | 44 | 45 | 45 | 43 |
| Hardship reasons only(1)..... | 4 | 4 | 7 | 3 |
| Loans not permitted..... | 46 | 47 | 42 | 48 |
| Not determinable..... | 5 | 5 | 5 | 6 |

1 Hardship reasons may include death or illness of a family member, education expenses, sudden uninsured losses, or purchase of a primary residence.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 170. 401(k) salary reduction plans: Methods of distribution, full-time employees, medium and large private establishments, 1995

| Methods of distribution(1) | All employees | Profes- sional, techni- cal, and related | Clerical and sales employees | Blue- collar and service employees |
|-------------------------------|---------------|--|------------------------------------|--|
|-------------------------------|---------------|--|------------------------------------|--|

employees

| | | | | |
|---|--------|-------|-------|-------|
| Number (in thousands) with 401(k) salary reduction plans..... | 14,646 | 5,056 | 3,979 | 5,611 |
|---|--------|-------|-------|-------|

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Total with 401(k) salary reduction plans..... | 100 | 100 | 100 | 100 |
| Lump sum..... | 92 | 95 | 90 | 90 |
| Annuity..... | 21 | 22 | 18 | 21 |
| Installments..... | 34 | 36 | 29 | 36 |
| Other..... | 7 | 11 | 4 | 5 |
| Not determinable..... | 9 | 7 | 8 | 11 |

1 Sums of individual items may exceed totals because plans frequently permit more than one distribution option.

NOTE: Where applicable, dash indicates no employees in this category.

Table 171. Reimbursement accounts: Expenses covered, full-time employees, medium and large private establishments, 1995

| Expenses | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---|------------------|---|------------------------------------|--|
| Total eligible for reimbursement accounts(1)..... | 12,686 | 4,976 | 3,738 | 3,972 |

Percent

| | | | | |
|--|-----|-----|-----|-----|
| Number (in thousands) eligible for reimbursement accounts. | 100 | 100 | 100 | 100 |
| Expenses known..... | 95 | 94 | 93 | 97 |
| Health premiums..... | 56 | 52 | 54 | 63 |
| Other health expenses. | 78 | 79 | 74 | 81 |
| Dependent care expenses..... | 77 | 81 | 74 | 76 |
| Legal expenses..... | (2) | (2) | (2) | (2) |
| Other Premiums..... | 10 | 11 | 7 | 11 |
| Other..... | 2 | 2 | 2 | 3 |
| Expense not determinable | 5 | 6 | 7 | 3 |

1 Total is less than the sum of individual items because many plans allow funds to be used for multiple purposes.

2 Less than 0.5 percent.

NOTE: Where applicable, dash indicates no employees in this category.

Table 172. Summary: Participation(1) in selected employee benefit programs, full-time employees, by geographic region, medium and large private establishments, 1995
(In percent)

| Benefit | Northeast | South | North Central | West |
|---|-----------|-------|------------------|------|
| Paid time off: | | | | |
| Holidays..... | 91 | 88 | 91 | 86 |
| Vacations..... | 96 | 96 | 96 | 93 |
| Personal leave..... | 40 | 18 | 18 | 14 |
| Funeral leave..... | 85 | 74 | 86 | 77 |
| Jury duty leave..... | 93 | 83 | 89 | 74 |
| Military leave..... | 51 | 39 | 48 | 41 |
| Family leave..... | 3 | 1 | 1 | 2 |
| Unpaid family leave..... | 87 | 87 | 80 | 81 |
| Disability benefits(2): | | | | |
| Paid sick leave..... | 68 | 55 | 47 | 69 |
| Short-term disability..... | 79 | 46 | 59 | 28 |
| Long-term disability insurance..... | 45 | 39 | 43 | 45 |
| Survivor benefits: | | | | |
| Life insurance..... | 90 | 84 | 92 | 83 |
| Accidental death and dismemberment..... | 64 | 60 | 78 | 65 |
| Survivor income benefits... | 1 | 2 | 13 | 7 |
| Health care benefits: | | | | |
| Medical care..... | 82 | 73 | 78 | 75 |
| Dental care..... | 62 | 46 | 58 | 66 |
| Vision care..... | 27 | 14 | 25 | 38 |
| Outpatient prescription drug coverage..... | 81 | 70 | 75 | 73 |
| Retirement income benefits: | | | | |
| All retirement(3)..... | 83 | 77 | 80 | 80 |
| Defined benefit..... | 61 | 44 | 57 | 49 |
| Defined contribution(4).... | 52 | 56 | 52 | 62 |
| Savings and thrift..... | 36 | 40 | 38 | 52 |

| | | | | |
|---|-----|-----|-----|-----|
| Deferred profit sharing.. | 10 | 14 | 15 | 10 |
| Employee stock ownership. | 3 | 6 | 5 | 7 |
| Money purchase pension... | 10 | 4 | 11 | 5 |
| Stock bonus..... | (5) | 3 | 2 | (5) |
| Simplified employee pension..... | (5) | 1 | (5) | (5) |
| Other..... | 1 | (5) | (5) | 3 |
| Cash or deferred arrangements (401(k) plans): | | | | |
| With employer contributions | 36 | 44 | 46 | 57 |
| Salary reduction..... | 36 | 43 | 43 | 56 |
| Savings and thrift(6)... | 30 | 37 | 33 | 50 |
| Deferred profit sharing | 4 | 5 | 7 | 4 |
| Other..... | 2 | 1 | 3 | 2 |
| Deferral of profit sharing allocation..... | (5) | 2 | 3 | (5) |
| Other(7)..... | (5) | (5) | (5) | 1 |
| No employer contributions.. | 10 | 8 | 10 | 9 |

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

4 The total is less than the sum of the individual items because some employees participated in more than one type of plan.

5 Less than 0.5 percent.

6 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

7 Includes required contributions made to money purchase pension plans on a pretax basis.

Table 173. Other benefits: Eligibility for specified benefits, full-time employees, by geographic region, medium and large private establishments, 1995

(In percent)

| Benefit | Northeast | South | North Central | West |
|---|-----------|-------|------------------|------|
| Income continuation plans: | | | | |
| Severance pay..... | 41 | 30 | 36 | 36 |
| Supplemental unemployment benefits.. | 1 | 1 | 10 | 1 |
| Family benefits: | | | | |
| Employer assistance for child care(1)..... | 12 | 7 | 5 | 8 |
| Employer provided funds..... | 6 | 4 | 1 | 5 |
| On-site child care.... | 6 | 3 | 2 | 4 |
| Off-site child care... | 3 | 1 | (2) | 1 |
| Adoption assistance..... | 11 | 7 | 8 | 20 |
| Long-term care insurance | 9 | 6 | 4 | 7 |
| Flexible workplace..... | 2 | 2 | 4 | 1 |
| Health promotion programs: | | | | |
| Wellness programs..... | 34 | 33 | 38 | 29 |
| Employee assistance programs..... | 60 | 51 | 63 | 61 |
| Fitness center..... | 24 | 15 | 12 | 27 |
| Miscellaneous benefits: | | | | |
| Job-related travel | | | | |
| accident insurance..... | 47 | 37 | 39 | 46 |
| Nonproduction bonuses... | 38 | 38 | 39 | 42 |
| Subsidized commuting.... | 4 | 3 | 3 | 10 |
| Education assistance: | | | | |
| Job-related..... | 68 | 61 | 67 | 64 |
| Not job-related..... | 25 | 17 | 15 | 16 |
| Section 125 cafeteria benefits(3):..... | 55 | 59 | 53 | 52 |
| Flexible benefit plans.. | 14 | 12 | 9 | 15 |
| Reimbursement plans.... | 37 | 38 | 40 | 35 |
| Premium conversion plans | 4 | 8 | 4 | 2 |

1 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

2 Less than 0.5 percent.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 174. Summary: Participation(1) in selected employee benefit programs, full-time employees in goods-producing industries, medium and large private establishments, 1995

(In percent)

| Benefit | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Paid time off: | | | | |
| Holidays..... | 95 | 99 | 99 | 93 |
| Vacations..... | 96 | 99 | 100 | 94 |
| Personal leave..... | 16 | 21 | 22 | 13 |
| Funeral leave..... | 82 | 88 | 81 | 80 |
| Jury duty leave..... | 83 | 91 | 82 | 81 |
| Military leave..... | 53 | 76 | 56 | 45 |
| Family leave..... | 1 | 4 | 3 | 1 |
| Unpaid family leave..... | 87 | 93 | 91 | 85 |
| Disability benefits(2): | | | | |
| Paid sick leave..... | 40 | 72 | 66 | 25 |
| Short-term disability..... | 68 | 60 | 59 | 72 |
| Long-term disability insurance..... | 36 | 57 | 53 | 26 |
| Survivor benefits: | | | | |
| Life insurance..... | 93 | 97 | 97 | 91 |
| Accidental death and dismemberment..... | 74 | 78 | 80 | 71 |
| Survivor income benefits... | 9 | 13 | 8 | 8 |
| Health care benefits: | | | | |
| Medical care..... | 84 | 83 | 81 | 84 |
| Dental care..... | 58 | 73 | 61 | 53 |
| Vision care..... | 22 | 32 | 19 | 19 |
| Outpatient prescription drug coverage..... | 81 | 81 | 80 | 82 |
| Retirement income benefits: | | | | |
| All retirement(3)..... | 86 | 90 | 86 | 84 |
| Defined benefit..... | 62 | 67 | 63 | 61 |
| Defined contribution(4).... | 58 | 75 | 65 | 51 |
| Savings and thrift..... | 44 | 61 | 54 | 37 |
| Deferred profit sharing.. | 14 | 17 | 14 | 13 |
| Employee stock ownership. | 6 | 6 | 4 | 6 |
| Money purchase pension... | 5 | 7 | 4 | 4 |
| Simplified employee pension..... | (5) | 1 | - | (5) |
| Other..... | 2 | 4 | 1 | 2 |

| | | | | |
|-------------------------------|----|----|----|----|
| Cash or deferred arrangements | | | | |
| (401(k) plans): | | | | |
| With employer contributions | 52 | 71 | 61 | 45 |
| Salary reduction..... | 50 | 68 | 58 | 42 |
| Savings and thrift(6)... | 40 | 57 | 47 | 33 |
| Deferred profit sharing | 7 | 6 | 8 | 7 |
| Other..... | 3 | 5 | 3 | 2 |
| Deferral of profit | | | | |
| sharing allocation..... | 3 | 3 | 3 | 2 |
| No employer contributions.. | 11 | 16 | 7 | 10 |

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

4 The total is less than the sum of the individual items because some employees participated in more than one type of plan.

5 Less than 0.5 percent.

6 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

Table 175. Other benefits: Eligibility for specified benefits, full-time employees in goods-producing industries, medium and large private establishments, 1995
(In percent)

| Benefit | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---------|------------------|---|------------------------------------|--|
| | | | | |

| | | | | |
|--|----|----|-----|-----|
| Income continuation plans: | | | | |
| Severance pay..... | 40 | 68 | 59 | 28 |
| Supplemental unemployment benefits.. | 7 | 3 | 2 | 8 |
| Family benefits: | | | | |
| Employer assistance for child care(1)..... | 4 | 11 | 3 | 1 |
| Employer provided funds..... | 3 | 10 | 2 | 1 |
| On-site child care.... | 2 | 6 | 1 | - |
| Off-site child care... | 1 | 1 | (2) | (2) |
| Adoption assistance..... | 12 | 26 | 12 | 8 |
| Long-term care insurance | 5 | 10 | 7 | 3 |
| Flexible workplace..... | 1 | 1 | 1 | 1 |
| Health promotion programs: | | | | |
| Wellness programs..... | 39 | 55 | 40 | 34 |
| Employee assistance programs..... | 61 | 80 | 59 | 55 |
| Fitness center..... | 17 | 37 | 18 | 10 |
| Miscellaneous benefits: | | | | |
| Job-related travel accident insurance..... | 46 | 76 | 52 | 35 |
| Nonproduction bonuses... | 47 | 48 | 47 | 46 |
| Subsidized commuting.... | 5 | 13 | 6 | 2 |
| Education assistance: | | | | |
| Job-related..... | 68 | 86 | 72 | 61 |
| Not job-related..... | 20 | 30 | 22 | 16 |
| Section 125 cafeteria benefits(3):..... | | | | |
| | 51 | 77 | 63 | 40 |
| Flexible benefit plans.. | 11 | 25 | 12 | 6 |
| Reimbursement plans..... | 34 | 48 | 44 | 28 |
| Premium conversion plans | 5 | 4 | 7 | 5 |

1 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

2 Less than 0.5 percent.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 176. Summary: Participation(1) in selected employee benefit programs, full-time employees in service-producing industries, medium and large private establishments, 1995
(In percent)

| | | | |
|-----|---------|-----------|--------|
| | Profes- | | Blue- |
| | sional, | Clerical | collar |
| All | techni- | and sales | and |

| | | |
|-----------|--------------------|-----------|
| employees | cal, and employees | service |
| | related | employees |
| | employees | |

Paid time off:

| | | | | |
|----------------------|----|----|----|----|
| Holidays..... | 85 | 82 | 92 | 81 |
| Vacations..... | 96 | 95 | 99 | 93 |
| Personal leave..... | 26 | 26 | 36 | 17 |
| Funeral leave..... | 79 | 81 | 86 | 70 |
| Jury duty leave..... | 86 | 91 | 91 | 77 |
| Military leave..... | 39 | 51 | 43 | 23 |
| Family leave..... | 2 | 3 | 2 | 1 |

| | | | | |
|--------------------------|----|----|----|----|
| Unpaid family leave..... | 82 | 87 | 85 | 74 |
|--------------------------|----|----|----|----|

Disability benefits(2):

| | | | | |
|-------------------------------------|----|----|----|----|
| Paid sick leave..... | 70 | 74 | 80 | 57 |
| Short-term disability..... | 44 | 42 | 51 | 39 |
| Long-term disability insurance..... | 46 | 62 | 53 | 26 |

Survivor benefits:

| | | | | |
|---|----|----|----|----|
| Life insurance..... | 83 | 91 | 88 | 72 |
| Accidental death and dismemberment..... | 62 | 66 | 63 | 58 |
| Survivor income benefits... | 4 | 3 | 3 | 5 |

Health care benefits:

| | | | | |
|--|----|----|----|----|
| Medical care..... | 72 | 78 | 75 | 64 |
| Dental care..... | 55 | 63 | 56 | 48 |
| Vision care..... | 25 | 27 | 23 | 26 |
| Outpatient prescription drug coverage..... | 70 | 75 | 73 | 62 |

Retirement income benefits:

| | | | | |
|----------------------------------|-----|-----|-----|-----|
| All retirement(3)..... | 76 | 85 | 85 | 60 |
| Defined benefit..... | 46 | 47 | 53 | 37 |
| Defined contribution(4).... | 54 | 63 | 63 | 36 |
| Savings and thrift..... | 39 | 45 | 45 | 26 |
| Deferred profit sharing.. | 12 | 13 | 15 | 7 |
| Employee stock ownership. | 5 | 5 | 7 | 2 |
| Money purchase pension... | 9 | 16 | 6 | 6 |
| Stock bonus..... | 2 | 2 | 4 | 1 |
| Simplified employee pension..... | 1 | 1 | 1 | (5) |
| Other..... | (5) | (5) | (5) | (5) |

Cash or deferred arrangements (401(k) plans):

| | | | | |
|-----------------------------|----|----|----|----|
| With employer contributions | 41 | 48 | 48 | 28 |
|-----------------------------|----|----|----|----|

| | | | | |
|--|-----|----|-----|-----|
| Salary reduction..... | 40 | 47 | 47 | 27 |
| Savings and thrift(6).. | 35 | 41 | 41 | 24 |
| Deferred profit sharing | 4 | 4 | 6 | 2 |
| Other..... | 1 | 2 | 1 | 1 |
| Deferral of profit sharing allocation.... | 1 | 1 | 1 | 1 |
| Other(7)..... | (5) | 1 | (5) | (5) |
| No employer contributions.. | 8 | 12 | 8 | 5 |

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

4 The total is less than the sum of the individual items because some employees participated in more than one type of plan.

5 Less than 0.5 percent.

6 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

7 Includes required contributions made to money purchase pension plans on a pretax basis.

Table 177. Other benefits: Eligibility for specified benefits, full-time employees in service-producing industries, medium and large private establishments, 1995
(In percent)

| Benefit | All employees | Profes- sional, techni- cal, and related employees | Clerical and sales employees | Blue- collar and service employees |
|---------|---------------|---|------------------------------------|--|
|---------|---------------|---|------------------------------------|--|

| | | | | |
|--|----|-----|----|-----|
| Income continuation plans: | | | | |
| Severance pay..... | 32 | 38 | 40 | 20 |
| Supplemental unemployment benefits.. | 2 | (1) | 1 | 4 |
| Family benefits: | | | | |
| Employer assistance for child care(2)..... | 10 | 17 | 8 | 6 |
| Employer provided funds..... | 4 | 6 | 5 | 2 |
| On-site child care.... | 5 | 9 | 3 | 3 |
| Off-site child care... | 2 | 3 | 2 | 1 |
| Adoption assistance..... | 10 | 14 | 12 | 4 |
| Long-term care insurance | 7 | 7 | 10 | 5 |
| Flexible workplace..... | 3 | 6 | 2 | (1) |
| Health promotion programs: | | | | |
| Wellness programs..... | 31 | 44 | 30 | 19 |
| Employee assistance programs..... | 56 | 69 | 60 | 40 |
| Fitness center..... | 19 | 28 | 16 | 16 |
| Miscellaneous benefits: | | | | |
| Job-related travel accident insurance..... | 38 | 50 | 46 | 21 |
| Nonproduction bonuses... | 34 | 37 | 36 | 30 |
| Subsidized commuting.... | 4 | 6 | 5 | 3 |
| Education assistance: | | | | |
| Job-related..... | 63 | 75 | 64 | 50 |
| Not job-related..... | 17 | 22 | 16 | 14 |
| Section 125 cafeteria benefits(3):..... | | | | |
| | 58 | 76 | 67 | 33 |
| Flexible benefit plans.. | 13 | 17 | 15 | 7 |
| Reimbursement plans..... | 40 | 55 | 46 | 21 |
| Premium conversion plans | 5 | 4 | 5 | 5 |

1 Less than 0.5 percent.

2 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 178. Summary: Participation(1) in selected employee benefit programs, by union status, full-time employees, medium and large private establishments, 1995
(In percent)

| | | |
|---------|---------------|------------------|
| Benefit | Union workers | Nonunion workers |
|---------|---------------|------------------|

Paid time off:

| | | |
|--------------------------|----|----|
| Holidays..... | 92 | 88 |
| Vacations..... | 94 | 96 |
| Personal leave..... | 20 | 23 |
| Funeral leave..... | 86 | 78 |
| Jury duty leave..... | 87 | 84 |
| Military leave..... | 42 | 45 |
| Family leave..... | 1 | 2 |
| Unpaid family leave..... | 82 | 85 |

Disability benefits(2):

| | | |
|-------------------------------------|----|----|
| Paid sick leave..... | 40 | 64 |
| Short-term disability... | 73 | 47 |
| Long-term disability insurance..... | 21 | 49 |

Survivor benefits:

| | | |
|---|----|----|
| Life insurance..... | 90 | 86 |
| Accidental death and dismemberment..... | 75 | 64 |
| Survivor income benefits..... | 10 | 4 |

Health care benefits:

| | | |
|--|----|----|
| Medical care..... | 85 | 74 |
| Dental care..... | 62 | 55 |
| Vision care..... | 38 | 20 |
| Outpatient prescription drug coverage..... | 82 | 72 |

Retirement income benefits:

| | | |
|----------------------------------|-----|----|
| All retirement(3)..... | 87 | 78 |
| Defined benefit..... | 79 | 44 |
| Defined contribution(4) | 37 | 61 |
| Savings and thrift... | 23 | 46 |
| Deferred profit sharing..... | 9 | 14 |
| Employee stock ownership..... | 3 | 6 |
| Money purchase pension..... | 5 | 8 |
| Stock bonus..... | (5) | 2 |
| Simplified employee pension..... | - | 1 |
| Other..... | 1 | 1 |

Cash or deferred arrangements (401(k))

plans):

| | | |
|-----------------------|-----|-----|
| With employer | | |
| contributions..... | 29 | 50 |
| Salary reduction..... | 26 | 49 |
| Savings and | | |
| thrift(6)..... | 20 | 42 |
| Deferred profit | | |
| sharing..... | 4 | 5 |
| Other..... | 1 | 2 |
| Deferral of profit | | |
| sharing allocation.. | 3 | 1 |
| Other(7)..... | (5) | (5) |
| No employer | | |
| contributions..... | 10 | 9 |

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employee must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less than full pay.

3 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

4 The total is less than the sum of the individual items because some employees participated in more than one type of plan.

5 Less than 0.5 percent.

6 Participants in savings and thrift plans

usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

7 Includes required contributions made to money purchase pension plans on a pretax basis.

Table 179. Other benefits: Eligibility for specified benefits, by union status, full-time employees, medium and large private establishments, 1995
(In percent)

| Benefit | Union employees | Nonunion employees |
|---|--------------------|-----------------------|
| Income continuation plans: | | |
| Severance pay..... | 32 | 36 |
| Supplemental unemployment benefits.. | 12 | 1 |
| Family benefits: | | |
| Employer assistance for child care(1)..... | 3 | 9 |
| Employer provided funds..... | 1 | 5 |
| On-site child care.... | 1 | 4 |
| Off-site child care... (2) | | 2 |
| Adoption assistance..... | 6 | 12 |
| Long-term care insurance | 7 | 6 |
| Flexible workplace..... | 1 | 3 |
| Health promotion programs: | | |
| Wellness programs..... | 30 | 35 |
| Employee assistance programs..... | 61 | 57 |
| Fitness center..... | 8 | 22 |
| Miscellaneous benefits: | | |
| Job-related travel | | |
| accident insurance..... | 33 | 44 |
| Nonproduction bonuses... | 40 | 38 |
| Subsidized commuting.... | 1 | 6 |
| Education assistance: | | |
| Job-related..... | 62 | 66 |
| Not job-related..... | 21 | 17 |
| Section 125 cafeteria benefits(3):..... | 33 | 62 |
| Flexible benefit plans.. | 4 | 15 |
| Reimbursement plans..... | 26 | 42 |
| Premium conversion plans | 3 | 6 |

1 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

2 Less than 0.5 percent.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table 180. Summary: Participation(1) in selected employee benefit programs, part-time employees, medium and large private establishments, 1995
(In percent)

| Benefit | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|---|---------------|--|------------------------------|-----------------------------------|
| Paid time off: | | | | |
| Holidays..... | 44 | 26 | 54 | 40 |
| Vacations..... | 50 | 47 | 50 | 50 |
| Personal leave..... | 13 | 5 | 22 | 8 |
| Funeral leave..... | 37 | 41 | 44 | 30 |
| Jury duty leave..... | 42 | 50 | 40 | 41 |
| Military leave..... | 14 | 16 | 16 | 11 |
| Family leave..... | (2) | (2) | 1 | (2) |
| Unpaid family leave..... | 42 | 42 | 44 | 39 |
| Disability benefits(3): | | | | |
| Paid sick leave..... | 19 | 25 | 21 | 14 |
| Short-term disability... | 16 | 11 | 14 | 19 |
| Long-term disability insurance..... | 7 | 16 | 10 | 1 |
| Survivor benefits: | | | | |
| Life insurance..... | 20 | 33 | 21 | 15 |
| Accidental death and dismemberment..... | 14 | 19 | 16 | 10 |
| Survivor income benefits..... | 1 | 1 | 1 | (2) |
| Health care benefits: | | | | |
| Medical care..... | 19 | 31 | 20 | 15 |
| Dental care..... | 13 | 24 | 12 | 10 |
| Vision care..... | 8 | 11 | 9 | 6 |
| Outpatient prescription | | | | |

| | | | | |
|---|-----|-----|-----|-----|
| drug coverage..... | 19 | 31 | 21 | 14 |
| Retirement income benefits: | | | | |
| All retirement(4)..... | 37 | 53 | 45 | 23 |
| Defined benefit..... | 22 | 24 | 28 | 15 |
| Defined contribution(5) | 24 | 33 | 32 | 13 |
| Savings and thrift... | 15 | 20 | 23 | 6 |
| Deferred profit sharing..... | 6 | 1 | 9 | 5 |
| Employee stock ownership..... | (2) | (2) | (2) | (2) |
| Money purchase pension..... | 4 | 13 | 3 | 3 |
| Cash or deferred arrangements (401(k) plans): | | | | |
| With employer | | | | |
| contributions..... | 17 | 22 | 27 | 7 |
| Salary reduction..... | 17 | 21 | 26 | 7 |
| Savings and thrift(6)..... | 14 | 20 | 21 | 5 |
| Deferred profit sharing..... | 3 | (2) | 5 | 2 |
| Other..... | (2) | 1 | 1 | (2) |
| Deferral of profit | | | | |
| sharing allocation.. | (2) | - | 1 | (2) |
| Other(7)..... | (2) | 1 | (2) | (2) |
| No employer contributions..... | 5 | 10 | 4 | 3 |

1 Participants are workers covered by a paid time off, insurance, or retirement plan. Employees subject to a minimum service requirement before they are eligible for benefit coverage are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Except for family leave, benefits for which the employees must pay the full premium are outside the scope of the survey. Only current employees are counted as participants; retirees are excluded.

2 Less than 0.5 percent.

3 The definitions for paid sick leave and short-term disability (previously sickness and accident insurance) were changed for the 1995 survey. Paid sick leave now only includes plans that either specify a maximum number of days per year or unlimited days. Short-term disability now includes all insured, self-insured, and state-mandated plans available on a per disability basis as well as the unfunded per disability plans previously reported as sick leave. Sickness and accident insurance, reported in years prior to this survey, only included insured, self-insured, and state-mandated plans providing per disability benefits at less

than full pay.

4 Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

5 The total is less than the sum of the individual items because some employees participated in more than one type of plan.

6 Participants in savings and thrift plans usually are allowed to make pretax contributions. In the 1995 survey, provisions governing pretax contributions were not determinable for about one-tenth of the employees with savings and thrift plans.

7 Includes required contributions made to money purchase pension plans on a pretax basis.

Table 181. Other benefits: Eligibility for specified benefits, part-time employees, medium and large private establishments, 1995 (In percent)

| Benefit | All employees | Professional, technical, and related employees | Clerical and sales employees | Blue-collar and service employees |
|--|---------------|--|------------------------------|-----------------------------------|
| Income continuation plans: | | | | |
| Severance pay..... | 10 | 13 | 14 | 5 |
| Supplemental unemployment benefits.. | (1) | - | 1 | (1) |
| Family benefits: | | | | |
| Employer assistance for child care(2)..... | 6 | 16 | 4 | 5 |
| Employer provided funds..... | 2 | 4 | 1 | 2 |
| On-site child care.... | 3 | 12 | 1 | 1 |
| Off-site child care... | 2 | (1) | 1 | 2 |
| Adoption assistance..... | 4 | 3 | 7 | 1 |
| Long-term care insurance | 4 | 2 | 8 | 2 |
| Flexible workplace..... | (1) | 2 | (1) | (1) |
| Health promotion programs: | | | | |
| Wellness programs..... | 13 | 32 | 12 | 7 |
| Employee assistance programs..... | 34 | 54 | 39 | 24 |
| Fitness center..... | 13 | 36 | 12 | 6 |
| Miscellaneous benefits: | | | | |
| Job-related travel | | | | |
| accident insurance..... | 25 | 22 | 41 | 11 |
| Nonproduction bonuses... | 19 | 22 | 17 | 19 |
| Subsidized commuting.... | 1 | 1 | 2 | 1 |
| Education assistance: | | | | |
| Job-related..... | 36 | 60 | 37 | 27 |
| Not job-related..... | 7 | 7 | 6 | 8 |

Section 125 cafeteria

| | | | | |
|--------------------------|----|----|----|---|
| benefits(3):..... | 19 | 36 | 25 | 7 |
| Flexible benefit plans.. | 5 | 12 | 7 | 1 |
| Reimbursement plans..... | 13 | 23 | 18 | 6 |
| Premium conversion plans | 1 | 1 | 1 | 1 |

1 Less than 0.5 percent.

2 Occupations may have access to more than one type of assistance for child care. Not all types of assistance are shown separately. Therefore, the sums of individual items may not equal the totals.

3 Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

Table A-1: Number of establishments and full-time occupational quotes studied and estimated number of full-time workers within scope of survey, medium and large private establishments, United States, 1995

| occupational quotes studied(2) | | Number of | | |
|--|----------------------------------|-----------|--------------------------------------|-------------------------|
| Industry division(1) | Number of establishments studied | Total | Professional, technical, and related | |
| | | | Clerical and sales | Blue-collar and service |
| All industries..... | 3,462 | 9,561 | | |
| 2,915 | 3,568 | | | |
| Manufacturing..... | 504 | 2,005 | | |
| 201 | 1,322 | | | |
| Nonmanufacturing..... | 2,957 | 7,556 | | |
| 2,714 | 2,246 | | | |
| Mining..... | 22 | 90 | | |
| 6 | 54 | | | |
| Construction..... | 113 | 165 | | |
| 13 | 118 | | | |
| Transportation, communications, electric, gas, and sanitary services.. | 457 | 1,320 | | |
| 434 | 606 | | | |
| Wholesale trade..... | 163 | 445 | | |
| 179 | 181 | | | |
| Retail trade..... | 410 | 650 | | |
| 381 | 181 | | | |
| Finance, insurance, | | | | |

| | | | | |
|-----|---------------------|-------|-------|-------|
| | and real estate.... | 661 | 1,593 | 541 |
| 977 | 75 | | | |
| | Services..... | 1,132 | 3,293 | 1,538 |
| 724 | 1,031 | | | |

Estimated number of full-time workers
within scope of survey

| | | | |
|---|------------|------------|-----------|
| All industries..... | | 33,373,969 | 9,366,025 |
| 8,104,860 | 15,903,083 | | |
| Manufacturing..... | | 11,651,504 | 2,682,162 |
| 1,091,282 | 7,878,060 | | |
| Nonmanufacturing..... | | 21,722,465 | 6,683,863 |
| 7,013,579 | 8,025,023 | | |
| Mining..... | | 271,855 | 88,463 |
| 18,767 | 164,625 | | |
| Construction..... | | 897,126 | 172,715 |
| 69,750 | 654,660 | | |
| Transportation, communications, electric, gas, and sanitary services.. | | 2,574,869 | 542,043 |
| 535,717 | 1,497,110 | | |
| Wholesale trade..... | | 1,304,485 | 253,836 |
| 551,170 | 499,480 | | |
| Retail trade..... | | 3,075,284 | 336,336 |
| 1,817,567 | 921,382 | | |
| Finance, insurance, and real estate.... | | 2,581,631 | 618,698 |
| 1,820,898 | 142,035 | | |
| Services..... | | 11,017,214 | 4,671,773 |
| 2,199,710 | 4,145,731 | | |

1 As defined in the 1987 edition of the Standard Industrial Classification Manual, U.S. Office of Management and Budget. Industry data are shown for informational purposes only and are subject to larger than normal sample error. See section on reliability of estimates.

2 These figures refer to all respondents to the survey, whether or not they provided data for all items studied. See the section on survey response.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table A-2: Number of establishments and part-time occupational quotes studied and estimated number of part-time workers within scope of survey, medium and large private establishments, United States, 1995

| occupational quotes studied(2) | | Number of | | |
|--|-------------------------|----------------------------------|--------------------------------------|-----|
| Industry division(1) | | Number of establishments studied | Professional, technical, and related | |
| Clerical and sales | Blue-collar and service | | Total | |
| All industries..... | | 3,462 | 1,477 | 285 |
| 646 | 546 | | | |
| Manufacturing..... | | 504 | 28 | 4 |
| 13 | 11 | | | |
| Nonmanufacturing..... | | 2,957 | 1,449 | 281 |
| 633 | 535 | | | |
| Mining..... | | 22 | 1 | - |
| 1 | - | | | |
| Construction..... | | 113 | 4 | - |
| 2 | 2 | | | |
| Transportation, communications, electric, gas, and sanitary services.. | | 457 | 54 | 6 |
| 27 | 21 | | | |
| Wholesale trade..... | | 163 | 23 | - |
| 7 | 16 | | | |
| Retail trade..... | | 410 | 505 | 1 |
| 336 | 168 | | | |
| Finance, insurance, and real estate.... | | 661 | 78 | 2 |
| 66 | 10 | | | |
| Services..... | | 1,132 | 784 | 272 |
| 194 | 318 | | | |

Estimated number of part-time workers
within scope of survey

| | | | |
|-----------------------|-----------|-----------|---------|
| All industries..... | | 6,828,011 | 994,502 |
| 2,801,317 | 3,032,192 | | |
| Manufacturing..... | | 222,236 | 53,883 |
| 80,936 | 87,417 | | |
| Nonmanufacturing..... | | 6,605,775 | 940,619 |
| 2,720,381 | 2,944,775 | | |
| Mining..... | | 1,060 | - |
| 1,060 | - | | |
| Construction..... | | 48,402 | - |

| | | | |
|----------------------|-----------|---------|--|
| 39,847 | 8,555 | | |
| Transportation, | | | |
| communications, | | | |
| electric, gas, and | | | |
| sanitary services.. | 211,869 | 19,959 | |
| 83,929 | 107,981 | | |
| Wholesale trade..... | 65,397 | - | |
| 18,075 | 47,322 | | |
| Retail trade..... | 2,610,823 | 1,906 | |
| 1,460,985 | 1,147,933 | | |
| Finance, insurance, | | | |
| and real estate.... | 411,101 | 1,574 | |
| 395,713 | 13,815 | | |
| Services..... | 3,257,124 | 917,180 | |
| 720,773 | 1,619,170 | | |

1 As defined in the 1987 edition of the Standard Industrial Classification Manual, U.S. Office of Management and Budget. Industry data are shown for informational purposes only and are subject to larger than normal sample error. See section on reliability of estimates.

2 These figures refer to all respondents to the survey, whether or not they provided data for all items studied. See the section on survey response.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.